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(71)(72) Applicant and Inventor: ZIARNO, Witold, A. [US/US]; 4519 S. St. Louis Avenue, Chicago, IL 60632 (US).

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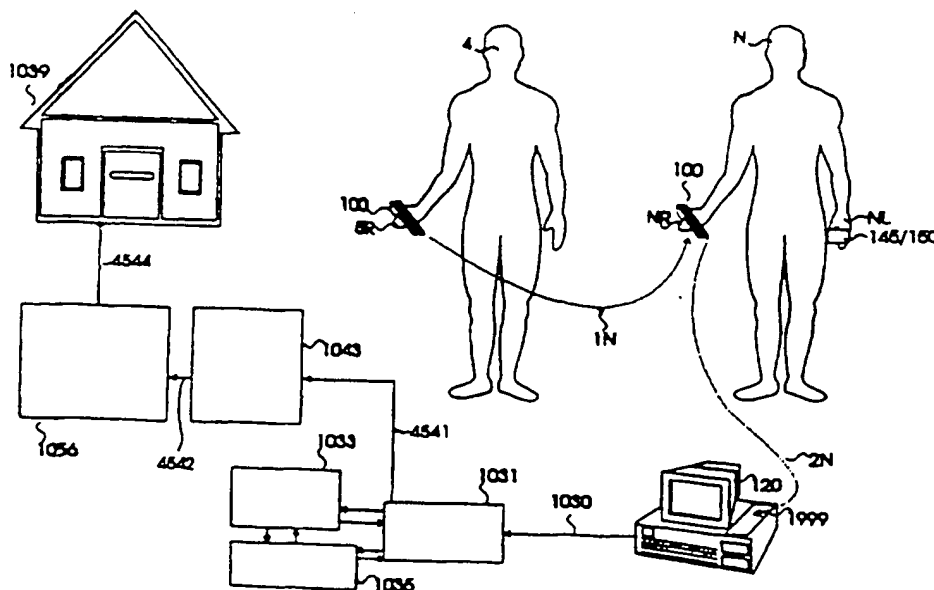
(57) Abstract

A method of streamlining, simplifying and inducing the giving of contributions or gifts by prospective contributors or gift givers, receiving and immediately capturing thereof upon receipt is provided. The method comprises the steps of providing a stimulus (100) for evoking an impulse to make a monetary contribution or gift commitment. The stimulus (100) is selected from the group consisting of an audio stimulus, a video stimulus, and an audio/visual stimulus. The method involves consecutively entering on the devices contributions or gifts without breaking up the entry of a string of the contributions or gifts by verification of authorization so that the throughput of contributions or gifts made on the devices is greatly enhanced.

1   **METHOD OF STREAMLINING
THE GIVING OF
CONTRIBUTIONS AND GIFTS
BACKGROUND**

Technical Field: This invention relates generally to a method for streamlining the

6 making of giving contributions and gifts. There exists a need for an apparatus and method that allows a fund-raising organization or gift recipient to capture the impulse of a contributor or gift giver to make a contribution or gift and consummate a contribution or gift prior to the dissipation of the impulse of the contributor or gift giver to make the contribution or gift. There exists a need for a fund-raising contributions and gifts management terminal or

11 peripheral that will allow for the immediate recordation of contributions or gifts in a short amount of time.

There exists a need for a contributions and gifts management terminal and method that does not interpose a request for authorization between a plurality of sequential contributions or gifts whereby contributors or gift givers are not inconvenienced and the ardor to make a

16 contribution or gift is captured in time and space. There exists a need for a contributions and gifts management fund-raising terminal that immediately records card contributions and gifts by cardholders, and a method of fund-raising and gift making that induces and facilitates the making of a contribution or gift.

Further, known methods by which a contributor or gift giver makes a contribution or

21 gift allow for the external stimulus that induces the making of a contribution or gift to dissipate before the contribution or gift is consummated. With respect to pledges, known pledging methods remove the consummation of the contribution or gift process in time and space from the point where an external stimulus for inducing the making of a contribution or gift is exerted on a contributor or gift giver or on a group of contributor or gift givers or gift givers. The

26 problem of removing the consummation of the contribution or gift process in time and space from the point of exertion of maximum stimulus, is that the impulse to make a contribution or gift decays and dissipates over time. As the impulse dissipates over time a contributor or gift giver is less likely to consummate the contribution or gift or less likely to contribute a larger contribution or gift amount than he or she would otherwise give if the consummation of the

31 contribution or gift process were to occur near the point of maximum stimulation to make a contribution or gift. There exists a need for a method of facilitating, consummating, and inducing a monetary contribution or gift that allows the contribution or gift to be consummated at a time and place where the impulse, or the external stimulus creating the impulse, to make a contribution or gift is greatest. There exists a need for a fund-raising

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1 contributions and gifts management terminal and method that obtains successful consummations of contribution or gift prior to the dissipation of the impulse or motivation to make a contribution or gift. That is, there exists a need for a method of allocating contribution management terminals to maximize results of contribution or gift sessions that are generally conducted with limited staffing, limited seed money, and a lack of volunteers. There exists a

6 need for a method of safe-guarding and fail-safe apparatus for safe-guarding the multiplicity of contributions or gifts stored on contribution management terminals.

Gift recipients have no convenient way of facilitating the making of gifts at social occasions by way of information bearing card. There social occasions include weddings, birthday parties, christenings, funerals, other religious rites, and the like. There exists a need

11 for a method of facilitating and inducing the making of monetary gifts made by information bearing card that immediately records successive gifts rapidly at weddings, birthday parties, baptisms, graduations, anniversaries, and the like. There also exists a need for a contributions and gifts management terminal or peripheral that increases the immediate recordation of a plurality of successive by eliminating portions of the decision making process surrounding the

16 making of a plurality of successive contributions including the time needed to select a preferred gift amount. It would be highly desirable to solve the variety of problems enumerated above facing fund raisers and gift recipients, and members of fund-raising organizations in soliciting contributions and gifts by way of information bearing cards. It is an object of the present invention to solve the variety of problems enumerated above facing fund raisers and gift

21 recipients. It is an object of the present invention to provide a fund-raising and gift giving method and contributions and gifts management terminal, and system that can collect, analyze, and display statistical information associated with a contribution or gift or a string of contributions and gifts.

SUMMARY OF THE INVENTION

26 These and other objects of the present invention are achieved in a method of simplifying and inducing the giving of monetary contributions or monetary gifts by prospective contributor or gift givers, entering, and optionally receiving and immediately recording thereof upon receipt. The method includes the steps of optionally providing a stimulus evoking an impulse to make a monetary contribution or gift commitment. The stimulus is selected from the group

31 consisting of an audio stimulus, a video stimulus, and an audio/visual stimulus. The method further includes the step of dispersing through a crowd of prospective contributors or gift givers a plurality of electronic contributions or gifts management terminals or peripherals for immediately making of record a sequence; series; continuous; consecutive; chain and/or string of data sets comprised of successive contributions or gifts. The monetary contribution is

1 selected from the group consisting of a political contribution, a charitable contribution, and a
religious contribution, and the terminals or peripherals are self-powered in a variant. The
monetary gift is selected from the group consisting of a wedding gift, a funeral gift, a
christening gift, a birthday gift, an anniversary gift, a graduation gift, a mother's day gift, a
father's day gift, a baby shower gift, a first holy communion gift, a religious rite gift, and a

6 baptism gift. The contributions or gifts are optionally made on the terminal or peripheral
unimpeded by verification of authorization so that the throughput of contributions or gifts
made on the terminal or peripheral is greatly enhanced, the terminal or peripheral is provided
prior to the dissipation of the contribution or gift giving potential of the contributors or gift
givers. These and other objects of the invention are described in the detailed description of the

11 preferred embodiments.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a diagram illustrating an overall system of a gift and contributions
management terminal network according to the present invention;

FIG. 1a is a general schematic block diagram of an embodiment of an exemplary

16 contributions and gifts management terminal system according to the present invention;

FIG. 1b is a flow chart illustrating the functionality of optional donation communication
servicing software and associated hardware of an exemplary fund-raising contributions and
gifts management terminal according to the present invention;

FIG. 1c is a flow chart illustrating the functionality of optional tallier servicing software

21 and associated hardware of an exemplary contributions and gifts management terminal
according to the present invention;

FIG. 1d is a flow chart illustrating the functionality of optional tallier servicing software
and associated hardware for executing an optional donation session according the present
invention;

26 FIG. 2 is a perspective view of a bar coded envelope, an embodiment of an fund-raising
terminal with an envelope contribution or gift acceptor, and a fund-raiser's terminal;

FIG. 3 is a perspective view of an electronic contributions and gifts management
terminal or peripheral with a card processor, and capable of accepting cash, check, or envelope
contributions and gifts;

31 FIG. 4 is a schematic block diagram of an electronic contributions and gifts management
terminal or peripheral with various additions;

FIG. 5 is a perspective view of a hand held portable fund-raising terminal or peripheral
according to the invention;

FIG. 6 is a perspective view of another embodiment of a portable contributions and gifts

1 management terminal or peripheral;

FIG. 7 is a top plan view of a terminal face with which a user interfaces;

FIGS. 8, 8a and 8b are top plan views of terminals or peripherals having various prompts for use with the corresponding contributions and gifts management terminals or peripherals;

6 FIG. 9 is a perspective view of an envelope/ deposit box;

FIG. 10 is a plan view of a face on a terminal or peripheral for soliciting contributions and gifts for a plurality of fund-raising organizations or gift recipients, a plurality of causes within a fund-raising organization or gift recipients, or combination thereof;

FIG. 11 is a plan view of a face of a terminal or peripheral for soliciting contributions

11 and gifts for a plurality of political candidates;

FIG. 12 is a plan view of a face of a terminal or peripheral for soliciting contributions and gifts for a fund-raising organization or gift recipient where there are multiple causes during each collection of a contributions and gifts;

FIG. 13 is a diagram of a method of soliciting contributions and gifts for a fund-raising

16 organization or gift recipient;

FIG. 14 is a diagram of another embodiment of the method of soliciting contributions and gifts illustrated in FIG. 13;

FIG. 15 is a diagram of a method of substantiating contributions and gifts to a fund-raising organization or gift recipient;

21 FIG. 15a is another embodiment of a method of FIG. 15 for substantiating contributions and gifts to a fund-raising organization or gift recipient;

FIG. 16 is a diagram of a method of soliciting contributions and gifts for a plurality of causes and a method of processing the contributions and gifts collected;

1   FIG. 17 is a diagram of groups and sub-groups of contributor or gift givers as used in the present invention;

FIG. 17a is a diagram of formulas applied in the utilization of methods of the present invention;

FIG. 17b is a diagram of a formula applied in the utilization of methods of the present
6   invention;

FIG. 17c is a diagram of formulas applied in utilization of methods of the present invention;

FIG. 17d is a diagram of a function of stimulus versus time utilized in the methods of the present invention;

11   FIG. 17e is an illustration of different stimuli applied in the methods of the present invention and a diagram of groups and sub-groups of contributor or gift givers or gift givers;

FIG. 17f is a plan view of a face of a terminal or peripheral for soliciting contributions and gifts for a fund-raising organization or gift recipient where there are wish list messages displayed during a contribution or gift session;

16   FIG. 17g is a plan view of a face of a terminal or peripheral for soliciting contributions and gifts for a fund-raising organization or gift recipient where there are another group of wish list messages displayed during a contribution or gift session;

FIG. 18 is a diagram illustrating a method of allocating terminals or peripherals among competing fund-raising or social events;

21   FIG. 18a is a diagram illustrating a method of allocating terminals or peripherals among competing sub-groups of contributors or gift givers within a single fund-raising or social event;

FIG. 18b is a diagram illustrating another variant of a method of allocating terminals among competing sub-groups of contributor or gift givers or gift givers within a single fund-raising event;

26   FIG. 18c is a diagram illustrating a method of facilitating the making of a cumulative contribution or gift over time and processing the cumulative contribution or gift over time;

FIG. 19 illustrates a device of the present invention for inducing the making of greater contributions or gifts at exemplary social events such as a graduation;

FIG. 20 is a diagram illustrating a method of safe-guarding and limiting the risk of loss
31   of a multiplicity of contributions or gifts made on contribution or gift management terminals or peripherals;

FIG. 21 is a perspective view of a variant of the fund-raising contributions and gifts management terminal or peripheral;

FIGS. 21-21d are perspective views of variants of keyless contributions and gifts

1   management terminals or peripherals;

FIGS. 22-22a are perspective views of variants of contributions and gifts management terminals or peripherals that immediately record fixed contributions and gifts and in another mode of operation allow for variable contributions and gifts to be made and immediately recorded thereon; and,

6   FIG. 23 is a perspective view of a system for simplifying the acknowledgment of a plurality of contributions made at remote locations on contributions management terminals or peripherals.

1   DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS

FIG. 1 illustrates an overall configuration of a contributions and gifts management terminal or peripheral network according to the present invention. An electronic contributions or gifts management terminal 100 or peripheral 100 is used by a fund-raiser or gift recipient at a fund-raising event or social event for the solicitation and receiving of contributions and gifts.

6   Fund raising events include charity balls, political fund raising dinners, benefit concerts, sports events, door to door contribution or gift solicitation, personal contribution or gift solicitation, and the like. Social events include weddings, funerals, interments, last rites, burials, burial ceremonies, anniversaries, birthday parties, graduation parties, religious rite events, and the like.

11   Information bearing cards as referred to herein are used for making of a monetary contribution or gift by a contributor or gift giver who is a cardholder. An example of an information bearing card is a credit card including, credit cards issued by an organization. Such cards are: VISA, MasterCard, Discover, and an American Express cards. An information bearing card as used herein refers also to a debit card including, by way of example, a Cirrus

16 card, a Plus card, a Maestro card, an Interlink card, and any other type of card that can be used for an electronic fund transfer. The term "card" also contemplates a private label card issued or maintained by a fund-raising organization or an affiliate of a fund-raising organization, and a prepaid card that can be purchased by cash, check, credit, or debit cards. An information bearing card can be a credit card, debit card, or combination thereof. Different information

21 bearing cards are used herein including magnetic striped cards and cards having electronic circuits thereon.

Electronic contributions or gifts management terminal 100 or peripheral 100 of the type in FIG. 3 mounts a card processor 160/240 that processes contributions and gifts, and a card reader and accompanying circuitry that reads smart cards, e.g. PCMCIA cards,

26 JEIDA/PCMCIA compliant memory cards, IC cards, GEC Card Technology LTd. IC cards, West Midlands, U.K. and/or Gemplus Card Services memory and microprocessor cards. The present invention contemplates the use of contact less IC cards, e.g. such as those available from Mitsubishi Electric UK Ltd., Hatfield UK, and Oakwood design, Letchworth UK, and the like. Other forms of information bearing cards are also usable with fund-raising electronic

31 contributions or gifts management terminal 100 or peripheral 100 embodiments.

The electronic contributions or gifts management terminal 100 or peripheral 100, FIGS. 1 and 2, accepts a cash currency contribution 143, an envelope 600 containing a cash contribution or gift, a credit card 145 contribution or gift, and/or a debit card 150 contribution or gift. Electronic contributions or gifts management terminal 100 or peripheral 100 collects,

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1 stores, and provides information about a contributor or gift giver and a contribution or gift.
   In the embodiment of FIG.1, the electronic contributions or gifts management terminal 100 or
   peripheral 100 is a portable unit with a wire-less communication link 140. The electronic
   contributions or gifts management terminal 100 or peripheral 100 is a portable hand-held unit
   with a wire-less communication link 140. Using a communication link 140, preferably an RF

6 (radio frequency) communication link, an infra-red communication link or other free-
   propagating electromagnetic energy communication link, the electronic contributions or gifts
   management terminal 100 or peripheral 100 communicates information about a contributor or
   gift giver and the contribution or gift to a fund-raiser's terminal or peripheral 120 in the
   embodiment shown. As used herein, the term, "fund-raiser's terminal or peripheral," refers to

11 a terminal or peripheral that can be used by personnel associated with a fund-raising
   organization or gift recipient, such as its business manager, a secretary, a clerk, a volunteer
   acting on behalf of the fund-raiser or gift recipient, or an accountant, etc.

        In another embodiment, the electronic contributions or gifts management terminal 100
   or peripheral 100 immediately; at once; without delay; directly; forthwith; or combination

16 thereof, records the information about the contributor or gift giver and the contribution or gift
   or a plurality of successive, sequential, in line, and/or in succession contributors or gift givers
   and their corresponding monetary contributions and gifts, e.g. each contributors' or gift givers'
   respective card information and respective information representative of a numerical monetary
   contribution or gift amount for each respective contributor or gift giver, it has accepted in a

21 data storage 302, and then at a later time it can be off-loaded and communicated to fund-
   raiser's or gift recipient's terminal or peripheral 120 via communication circuitry 990 (FIG. 1a)
   and a communication link 140, e.g. after a single event fund-raising or social event or after a
   full day of such fund-raising or social events. Terminal or peripheral 100 and/or terminal or
   peripheral 120 is optionally programmed to correlate sequential, serial, continuously made,

26 consecutively made, chain of, and/or string of data sets of information that identify the
   specific event with contributor or gift giver data sets comprised of contribution information.
   As such, the contributors and gift givers acknowledgments of the contributions and gifts will
   identify the social event, fund-raising event, recipient of the contribution or gifts, as
   appropriate. The fund-raiser's or gift recipient's terminal or peripheral 120 can be located on-

31 site or at some remote location. The fund-raiser's or gift recipient's terminal or peripheral 120
   communicates the information about the successive, systematic, in order, and/or in regular
   order contributors or gift givers and their respective contributions or gifts, or a plurality of
   contributor s or gift givers and their corresponding numerical contribution or gift amounts,
   e.g. card information and information representative of a numerical monetary contribution or

1 gift amount for each respective contributor or gift giver, via a communication link 1030, which

by way of example, can be a telephone hookup, with a card account processor 1031, or the like.

A card account processor can also be a funds processing telecommunications network, third

party card processor, a bank, or a combination thereof. A card account processor can also be

computer network, e.g. the Internet, VISA Net, a merchant bank, a card processing bank or

6 organization, or a combination thereof.

An embodiment of the electronic contributions or gifts management terminal 100 or

peripheral 100 is hand-held and comprises a card reader 307, means for manually entering a

monetary contribution or gift amount, an optional visual display 840 for displaying numerical

information of the amount entered, an on-board battery power source (preferably, a

11 rechargeable battery power source) 1437, a data storage 302, and an optional program storage.

Preferably the case of the fund raising electronic contributions or gifts management terminal

100 or peripheral 100 is of a size and shape to easily fit into the palm of a contributor's or gift

giver's hand. The contributor or gift giver's thumb can rest on a side wall of the case of the

electronic contribution or gifts or gifts management terminal 100 or peripheral 100 and other

16 fingers on the same hand can bear against a second side wall of an opposite side of the case of

the electronic contributions or gifts management terminal 100 or peripheral 100. This allows

the contributor or gift giver to easily hold the electronic contributions or gifts management

terminal 100 or peripheral 100 in one hand. The size and shape of the electronic contributions

or gifts management terminal 100 or peripheral 100 also assists in the passing of the electronic

21 contributions or gifts management terminal 100 or peripheral 100 from one contributor or gift

giver to another (FIG.12). It will be further understood that the optional size and shape of the

case of the hand-held electronic contributions or gifts management terminal 100 or peripheral

100 further allows for the contributor or gift giver to hold the terminal in one hand while being

able to pass an information bearing card, for example a credit card or a debit card, with the

26 contributor or gift giver's other hand through a card reader on the electronic contributions or

gifts management terminal 100 or peripheral 100 (FIGS. 13 and 14).

An embodiment of electronic contributions or gifts management terminal 100 or

peripheral 100 communicates information about successive contributors or gift givers, e.g. card

information, and the contribution or gift amount, e.g. numerical monetary amount information,

31 or a plurality of contributor or gift givers or gift givers and their corresponding contribution

or gifts and gifts, e.g. card information for each respective contributor or gift giver and

information representative of a numerical contribution monetary amount for each respective

contributor or gift giver, directly via a communication link 1030, for example, a telephone

hookup, thereby bypassing the fund-raiser's or gift recipient's terminal or peripheral 120 to a

1 funds processing database 1031, and the like. The card account 1035 of the contributor or gift giver is appropriately charged the amount of the contribution or gift, or debited for the contribution or gift, as appropriate, and the account of the fund-raising organization 1033 is augmented respectively (FIGS. 13 and 14).

An example of a electronic contributions or gifts management terminal 100 or 6 peripheral 100 optionally has a credit card processor 160, and/or a debit card contribution or gift processor 240. Such a processor directly utilizes a cellular communication link, or other standard telephone hookup. The electronic contributions or gifts management terminal 100 or peripheral 100 immediately records successive, sequential, in line, and/or in succession contributors' or gift givers' card account and contribution or gift information in a data storage 11 302. After the fund-raising event or day (or a portion thereof) of soliciting contributions and gifts, a communication link 1030 is connected directly to a processor 160/240 and/or data storage 302, and communication circuitry 990 via a communication link 1030 transfers contributor or gift giver information to a card account processor 1031, and the like. The card account of the contributor or gift giver 1035 is appropriately charged or debited the amount of 16 the contribution or gift and the account of the fund-raising organization 1033 is augmented respectively (FIG. 13).

A contribution or gift can be made on an off-line electronic contributions or gifts management terminal 100 or peripheral 100. The electronic contributions or gifts management terminal 100 or peripheral 100 does not interpose a request, or requests, for an authorization 21 or verification, an authorization step, pre-authorization step, verification step, or combination thereof, between the making, entering, immediate recording, or combination thereof, of a contribution or gift made by a first contributor or gift giver, and subsequent contributions or gifts made by a plurality of subsequent contributor or gift givers or gift givers.

In yet another variant of the method of the present invention, the terminal 100, the 26 peripheral 100, the network, and/or the system described herein optionally have a mode of operation in which consecutive data sets are entered, and/or recorded uninterrupted, uninterferred with, uncut in on, unbroken in on, unimpeded, and/or uniformly entered, and or recorded. In another embodiment of the method disclosed herein, the terminal 100 or peripheral 100 does not interpose a request for an authorization or verification, an 31 authorization step, pre-authorization step, verification step, or combination thereof, between the making of a sub-group of contributions or gifts within a group of contributions or gifts (N) made by contributor or gift giver$_1$ through contributor or gift giver$_{N-1}$, e.g. at a single fund-raising or social event such as a dinner or the like. By way of example, there may be several hundred cardholder contributions or gifts, e.g. N = 500. Sequential contributions or gifts are

1 made by contributor or gift giver 1 to contributor or gift giver 500 prior to interposing a request for an authorization or verification, an authorization step, pre-authorization step, verification step, or combination thereof. In another variant, a sequential contributions or gifts are made by contributor or gift giver 1 to contributor or gift giver 500 prior to interposing a request for an authorization or verification, an authorization step, pre-authorization step, verification step,

6 or combination thereof, between contribution or gift 10 and contribution or gift 11, contribution or gift$_n$ (where n is an integer greater than 10) and contribution or gift$_n$, or combination thereof. Electronic contributions or gifts management terminal 100 or peripheral 100, fund-raiser's or gift recipient's terminal or peripheral 120, a card account processor 1031 (including a clearing organization and/or an issuing organization), fund-raising terminal network, or

11 combination thereof, post contribution or gift processes card information and contribution or gift numerical amount information. Post contribution or gift processing may include a request for authorization or verification, an authorization step, pre-authorization step, verification step, or combination thereof. It will be understood that a plurality of sequential contributions and gifts made by a first contributor or gift giver, a second contributor or gift giver, and .....nth

16 contributor or gift giver can be made at a electronic contributions or gifts management terminal 100 or peripheral 100 off-line before the information representative of the contributions and gifts, e.g. card information and numerical contribution or gift amount information, is off-loaded from an off-line electronic contributions or gifts management terminal 100 or peripheral 100 to card account processor 1031, fund-raiser's or gift recipient's terminal or peripheral 120, or

21 combination thereof, for processing and authorization. It is further understood that the speed with which a multiplicity of sequential contributions and gifts can be accepted from a large group of sequential contributor or gift givers or gift givers is greatly accelerated since a request for authorization or verification, an authorization, pre-authorization, verification step, or combination thereof, is not interposed between an entry of card information and entry of a

26 numerical monetary contribution or gift amount by each respective contributor or gift giver. It is yet further understood that this method and apparatus allows down stream contributor or gift givers or gift givers to be closer in time and place to the stimulus, or impulse created by the stimulus, to make a contribution or gift transaction.

      By way of example, there may be several thousand cardholder contributor or gift givers

31 or gift givers at an event, e.g. a Papal Mass, a convention, at an out-door concert, zoo, the republican or democratic national convention, at an auditorium, at a church, at a church hall, an out door religious service, an outdoor fund-raising event at a national park, at a seminar, at a rally, at a banquet hall, at a movie theater, at a sporting event, etc. Electronic contributions or gifts management terminal 100 or peripheral 100, through electronic contributions or gifts

1 management terminal 100_x (where X is an integer) are circulated, interspersed, or dispersed among the prospective cardholding contributors or gift givers. Successive sequential, in line, and/or in succession contributions or gifts are made on and immediately recorded on electronic contributions or gifts management terminals of peripherals 100 by each respective cardholding contributors or gift givers desiring to do so. Each respective electronic

6 contributions or gifts management terminal 100 can receive several hundred successive, systematically entered, in order, and/or in regular order contributions or gifts without need of input of additional information. Tens of hundreds of contributions or gifts are received at one fund-raising or social event by electronic gifts and contributions management terminals 100_{1-x}. These tens of hundreds of contributions and/or gifts are then off-loaded at the end of

11 such an event from the electronic contributions and gifts management terminals 100_1 to 100_x for further processing as described above. It will be seen that literally tens of hundreds of contributions or gifts can be received from cardholder contributors or gift givers in a single social or fund-raising event. The apparatus and method of the invention are highly efficient in receiving possibly tens of thousands of dollars of contributions and gifts within a single

16 event, the event lasting a matter of hours. It is further understood that the impulse to make a contribution or gift for the group of card holding contributor or gift givers or gift givers at the single event is captured in time and space.

The request for authorization or verification, authorization step, verification step, or combination thereof, is optionally decoupled from each respective contribution or gift at the

21 time the entry of a respective contributor's or gift giver's respective card information and contribution or gift amount information is entered, immediately recorded, or combination thereof, into a electronic contributions or gifts management terminal 100 or peripheral 100. It will be further understood that a plurality of contributions and gifts can be accepted in a short amount of time utilizing this procedure and mode of operation of terminal 100 or peripheral

26 100 and that contributions and gifts that are later found to be unauthorized can be discarded and only authorized contributions and gifts are then credited to a fund-raiser's or gift recipient's account 1033 and debited to a contributor's or gift giver's account 1035. It is also possible to store the group of unauthorized transactions so that the contributors or gift givers making these contribution or gift transactions can be contacted to resubmit their respective

31 contributions and gifts. The dispersion, circulation, or combination thereof, of a plurality of terminals 100 or peripherals 100 among a group of prospective contributors or gift givers for the immediate recordation of contributions or gifts is preferred in the method of the present invention. Dispersion, circulation, or the combination thereof, of a plurality of terminals or peripherals 100 increases the speed within which a multiplicity of contributions or gifts are

1   recorded on the terminals, and allows for a significant improvement in the immediacy and interplay between a fund raiser and a prospective gift giver and contributor, thus increasing the impulse to make a contribution of gift. This results in an increase of the size of the average contribution of gift made by a contributor or gift giver, and an increase in the total number of contributions or gifts made by a group of prospective gift givers or contributors.

6   At or near an entrance or exit, as shown in FIG. 1, of a place of where a fund-raising event or social event 800 is held, there can be located a receipt generator 820. The receipt generator 820 produces a receipt for an individual contribution or gift or a plurality of respective individual contributions and gifts. In a variant the gifts and contributions management terminal 100 or peripheral 100 transmits card information and contribution or gift

11 amount information to receipt generator 820 via a wireless communication link for successive contributors or gift givers who elect to obtain a receipt for their contribution or gift at or near the time their respective contribution or gift was entered onto electronic contributions or gifts management terminal 100 or peripheral 100. In a variant, receipt generator 820 is located at a remote location from electronic contributions or gifts management terminal 100 or peripheral

16 100, and is a portable electronic battery operated unit. The location of the receipt generator 820 at a location remote from terminals 100 or peripherals 100 increases the speed within which contributions or gifts are made and immediately recorded on terminals 100 or peripherals 100. This is desirable given the short amount of time generally allocated to contribution or gift sessions.

21   The receipt 830 is used to substantiate a contribution or a plurality of successive contributions made by a single contributor or gift giver over a period of time, or by a plurality of successive contributors or gift givers made over a period of time. Substantiation may be required to receive a tax benefit from a governmental taxing authority, e.g. the Internal Revenue Service, or a state or local taxing or tax processing body. By way of example,

26 computer 3397 (FIG. 230) records the contributions or gifts made by contributor or gift maker X over a period of time, e.g. one year, 6 months. Computer 3397 has a mode of operation that automatically selects, categorizes, and determines whether or not a specific data set comprised of a contribution, gift, or portion thereof, qualifies for a charitable contribution or gift deduction. If a specific contribution, gift, or portion thereof, qualifies for a charitable

31 contribution thereof the data set it is automatically added to a register of contributions or gifts of contributor or gift maker X, and/or correlated with a data set comprised of an appropriate designation. If a specific contribution, gift, or portion thereof, does not qualify for a charitable contribution deduction, this contribution, gift, or portion thereof, is added to another register of contributor or gift giver X storing this type of gift or contributions, and/or associated with

1   a data set comprised of this designation. After a period of time, contributions or gifts made by gift maker X are automatically processed by computer 3397 in its mode of operation, e.g. an expert software scheme, and contributor or gift giver X is sent an acknowledgment acknowledgment, corroboration, affirmation, or recognition by way of printer 3396 listing contributions that are in the register that qualifies for a charitable contribution deduction, and

6   optionally, listing contributions, gifts, or portions thereof that do not so qualify. It is understood that contributions or gifts made by contributor X to a multiplicity of recipients of gifts or contributions can be easily processed in this manner. Further, it is understood that a multiplicity of contributors or gift givers can have contributions and gifts that are made to a multiplicity of recipients of contributions or gifts assembled, processed and acknowledged this

11   way. One of the benefits of the automated acknowledgment process involves developing contributor or gift giver loyalty to a particular gift or contribution recipient, and substantially decreased effort on the part of the contributor or gift maker in assembling records needed for justification of charitable contribution deductions made to a plurality of gift or contribution recipients. Further, the data sets comprised of contributions optionally have data sets

16   representative of which portion of a contribution or gift qualifies for a charitable contribution or gift deduction correlated thereto. This assists in the processing of the contributions or gifts by computer 3397. Data sets described herein are optionally entered, made, and/or sequentially, in series, continuously, consecutively, as a chain, and/or as a string. Further data sets described herein optionally consist essentially of contributor or gift giver identity

21   information, contributor or gift giver numerical contribution or gift amount information, cause information, tax deductibility status of a gift or contribution information, candidate information, gift recipient information, or combination thereof.

      Electronic contributions or gifts management terminal 100 or peripheral 100 can communicate via a communication link, preferably an RF (radio frequency) communication

26   link or an infra-red communication link, with the receipt generator 820. Electronic contributions or gifts management terminal 100 or peripheral 100 can instead communicate contribution or gift and contributor or gift giver information, via a communication link to a fund-raiser's or gift recipient's terminal or peripheral 120. Fund-raiser's or gift recipient's terminal or peripheral 120 then communicates the contributor or gift giver and contribution or

31   gift information to a receipt generator 820. The communication consists of information about the contributor or gift giver, the contribution or gift, the date, the special fund or intention for which the contribution or gift was given, data sets comprised of whether or not the contribution or gift qualifies for a charitable contribution deduction, and the like. The communication consists of the same type of information wherein card information and

1 contribution or gift information is associated for each respective contributor or gift giver where
   a large group of contributor or gift givers or gift givers makes contributions and gifts via
   electronic contributions or gifts management terminal 100 or peripheral 100 prior to
   transmitting the information to a card account processor 1031.

       Upon receipt of the communication, the receipt generator 820 processes the information
6 about the contributor or gift giver, the contribution or gift, or the data sets comprised of the
   status of the contribution or gift in terms of whether or not is qualifies for a charitable
   contribution deduction to generate a receipt 830. The receipt 830 may be generated
   automatically by the receipt generator 820 to be picked up by the contributor or gift giver or
   attender of a fund raising or social event after a fund-raising or social event or solicitation of
11 a contribution or gift, or may be generated at the request of the contributor or gift giver or
   attender after the event as the contributor or gift giver is leaving the place of contribution or
   gift, or may be generated for mailing or faxing to the contributor or gift giver or attender. A
   contributor or gift giver may desire the receipt 830 for tax purposes or for determining if the
   contributor or gift giver is meeting a contribution or gift quota. The present invention also
16 contemplates optionally locating the receipt generator 820 on an electronic contributions or gifts
   management terminal 100 or peripheral 100, and generating receipt 830 at electronic
   contributions or gifts management terminal 100 or peripheral 100.

       In yet another embodiment of the method of the invention a record of the contribution
   or gift is generated at a card account processor 1031, a bank, or combination thereof, and
21 forwarded to a contributor or gift giver. A receipt for a contribution or gift appears on a
   contributor's or gift giver's monthly credit card statement, bank statement, or combination
   thereof. Optionally, an annual, or after some other appropriate time period, a statement is
   forwarded to a respective contributor or gift giver itemizing all contributions and gifts given,
   e.g. to charitable organizations, for tax purposes, or otherwise. The format of the statement can
26 be such that a tax processing entity, e.g the IRS, will accept the information for substantiating
   the contribution or gift or group of contributions and gifts at issue, and/or grant a charitable
   contribution or gift deduction. It will be understood that records of the contribution or gift
   transactions made by tens of hundreds of cardholder contributor or gift givers or gift givers can
   easily be processed and forwarded to each respective contributor or gift giver of the tens of
31 hundreds of contributor or gift givers or gift givers for meeting contribution or gift quotas and
   for substantiating charitable contribution or gift deductions and the like given at a plurality of
   fund-raising management terminals 100.

       Security for fund-raising or social events is provided by a theft deterrent 540 located at
   or near an entrance or exit of a fund-raising event 800 to deter the theft of the electronic

1 contributions or gifts management terminal 100 or peripheral 100. Theft deterrents are well known in the art. Security systems used in retail stores can be used, for example, the present invention contemplates that the electronic contributions or gifts management terminal 100 or peripheral 100 can contain a detectable element that can be detected by the theft deterrent 540. As such, if someone attempts to unlawfully take the electronic contributions or gifts

6 management terminal 100 or peripheral 100 through an entrance or exit of a place of a fund-raising event 800 or past a sensor, an audible or visible alarm signal, or the like, will be generated. A homing device can be placed on the terminal 100 or peripheral 100 to allow tracking of the terminal 100 or peripheral 100, e.g a system comparable to systems used to trace stolen automobiles.

11 The present invention includes provision for an optional tallier service routine S480, a set of software routines which run on a electronic contributions or gifts management terminal 100 or peripheral 100, fund-raiser's or gift recipient's terminal or peripheral 120, at a card account processor 1031, or combination thereof, to tally a plurality of successive contributions and gifts. In an alternate embodiment, service routine S480 is located within the fund-raiser's

16 or gift recipient's terminal or peripheral 120. The service routine S480 tallies a credit card 145 contribution or gift, a debit card 150 contribution or gift, a cash contribution or gift 143, an envelope 600 containing a cash contribution or gift, and combinations thereof. Moreover, service routine S480 performs a number of arithmetic functions including but not limited to addition, subtraction, multiplication, division, as well as a statistical calculation on the

21 successive contributions and gifts. Service routine S480 is connectable to commercially available accounting programs in such is desired.

In conjunction with a printer, electronic contributions management terminal 100 or electronic gift management peripheral 100, fund-raiser's or gift recipient's terminal or peripheral 120, or combination thereof, are used to generate a report commonly used for

26 accounting purposes, including but not limited to a summary of total contributions and gifts generated, a monthly statement, a histogram, a contribution or gift average per contributor or gift giver, sub-group of contributor or gift givers or gift givers, or group of contributor or gift givers or gift givers.

The fund-raising terminal network of the present invention, which includes a hand-held

31 electronic gifts management terminal 100 or electronic contributions management peripheral 100, a fund-raiser's or gift recipient's terminal or peripheral 120, a card account processor 1031, or combination thereof, collects, analyzes, and visually displays statistical information associated with an individual contribution, successive contributions or gifts immediately recorded thereon, a tally of individual contributions and gifts, or combination thereof. The

1 electronic contributions or gifts management terminal 100 or peripheral 100 contains an optional statistical information collecting routine S500, a set of software routines which run on processing circuitry 903 (FIG. 1a). In a variant, the statistical information collecting routine S500 is located in the fund-raiser's or gift recipient's terminal 120 or peripheral 120. The statistical information collecting routine S500 collects contribution or gift data from the

6 contribution or gift reader 1340 and associated circuitry 1333 (FIG. 1a), and communicates it to storage 302 (FIG. 1a). A statistical information analyzing routine S520, a set of software routines which run on a electronic contributions or gifts management terminal 100 or peripheral 100 located within the electronic contributions or gifts management terminal 100 or peripheral 100 in one embodiment, or in the fund-raiser's or gift recipient's terminal or

11 peripheral 120 in an alternate embodiment, then retrieves contribution or gift data from data storage 302 and performs arithmetic and statistical calculations thereon.

FIG. 1a is a general schematic block diagram of a terminal 100 or peripheral 100 of an embodiment of the present invention which includes a contribution or gift reader 1340, contribution or gift reader circuitry 1333, a power source 1437, and optional communication

16 circuitry 990. Although display circuitry 842 is shown in this general embodiment of the invention, display 842 is optional. In the present embodiment, processing circuitry 903 includes a microprocessor. However, multiple microprocessors, or a plurality of dedicated microprocessors can also be used. Processing circuitry 903 and associated circuitry are powered through a power source 1437. Processing circuitry 903 interfaces with associated

21 circuitry via an address bus 536, data bus 533, and a control bus 530. Specifically, upon detection by the contribution or gift reader 1340 that a contribution or gift is being made, the contribution or gift reader circuitry 1333 interrupts the processing circuitry 903. The circuitry 903 responds to the interrupt by reading the buffered contribution or gift information. Circuitry 903 then immediately records and stores the contribution or gift information in

26 storage 302. The reading and immediate recording of contributions and gifts is accomplished for successive or consecutive contributions or gifts. In one embodiment, circuitry 903 also adds the new contribution or gift information to a running total of contribution or gift information stored in the storage 302. Terminal 120 or peripheral 120 can also have the same type of configuration as that described for as electronic contributions or gifts management

31 terminal 100 or peripheral 100 above.

A variety of links and associated circuitry are used in the present invention. By way of example, the link 140 is a serial link and associated circuitry in one embodiment, an RS-232 link and associated circuitry in another embodiment, modem circuitry in communication with the circuitry 990 in yet another embodiment, an RF or infra-red link and associated circuitry,

1   or combination thereof. A variety of additions, not shown, can be added to the embodiment of the processing circuitry 903 illustrated in FIG. 1a. By way of example, a currency reader and associated circuitry, a keyboard and associated circuitry, a touch sensitive screen and associated circuitry, a bar code reader and associated circuitry, an optical character recognition reader and associated circuitry, an electronic signature line and associated circuitry, a

6   fingerprint scanner and associated circuitry, a card reader 307 and associated circuitry 309, a coin reader and associated currency, and a bill dispenser and associated currency, and combinations thereof can be added.   The fund-raiser's or gift recipient's terminal or peripheral 120 drives a printer in one embodiment to produce a hard copy of a report representing data or information sent to terminal 120 via the communication circuitry 990

11 located in an electronic contributions or gifts management terminal 100 or peripheral 100. In another embodiment, optional service routine S1200 (FIG. 1b), runs on processing circuitry 903 located in electronic contributions or gifts management terminal 100 or peripheral 100. Processing circuitry 903 communicates successive contributor or gift giver and contribution or gift information to communication circuitry 990 which drives a printer to print out data via a

16 wired link, for example, an RS-232 cable. Similarly, electronic contributions or gifts management terminal 100 or peripheral 100 can use a serial link to drive a printer directly via communication circuitry 990.   Display circuitry 842 includes a buffer and LED drive circuitry which processing circuitry 903 can write information into in one embodiment. Display circuitry 842 responds to data written into the buffer by displaying that information via a

21 control bus 530. Contribution reader 1340 (FIG. 1a) and associated circuitry 1333 optionally includes a credit card processor, a debit card processor, a currency validator, a currency discriminator, a currency acceptor, a coin discriminator, a coin validator, a bar code scanner, or a combination thereof.

          Moreover, power source 1437 is a battery power source in one embodiment, and can

26 be a portable rechargeable power source in another embodiment. Preferably, the battery is a rechargeable power source, and is located on the electronic contributions or gifts management terminal 100 or peripheral 100 so as to be easily accessible during replacement or recharging thereof. The power source 1437 can include a hardwired power supply. The present invention also contemplates use of a light responsive energy source such as a photo-cell. In such an

31 embodiment, not shown, the battery life of electronic contributions or gifts management terminal 100 or peripheral 100 can be enhanced in that energy is obtained from sources of light such as the sun or indoor lighting. The light responsive energy source can be used to supplement the power source 1437. In a variant, software routines on electronic contributions or gifts management terminal 100 or peripheral 100 assist in conserving electrical energy from

1 power source 1437 by deactivating the circuitry or portions thereof, e.g. the display, of

electronic contributions or gifts management terminal 100 or peripheral 100. Circuitry of

electronic contributions or gifts management terminal 100 or peripheral 100 is reactivated once

there is card information detected by reader 307 and associated circuitry, or combination

thereof. In yet a further variant, a back-up power source is provided to power source 1437.

6 In yet a further variant, contribution or gift transaction data is semi-permanently stored for

future off-loading in data storage 302 in the event there is a loss of power from power source

1437.

FIG. 1b is a flow chart illustrating the functionality of an optional contribution

communication servicing software and associated hardware of an exemplary fund-raising

11 terminal of the present invention. Optional contribution or gift communication circuitry

servicing routine S1200 is a set of software programs which run on electronic contributions or

gifts management terminal 100 or peripheral 100. Routine S1200 is entered when a

communication is received by communication circuitry 990 in one embodiment. Upon entering

this routine (S1202), communication circuitry 990 enters a retrieve the communication routine

16 S1203 to retrieve the communication. The communication consists of a request for successive

contribution or gift information in one embodiment. By way of example, the request includes

a request for a cash contribution or gift entry, an envelope contribution or gift entry, a bar code

data entry, a card entry, a contribution or gift entry, or combinations thereof. The request can

include a request for a fingerprint entry, a contribution or gift entry, or a combination thereof.

21 In another embodiment, the communication is a request to download. The circuitry 990 then

tests to determine if this is a request to download by executing routine S1207. If "yes," then a

test to determine if the data storage is empty using routine S1209 is conducted. If "yes," an end

of data message using routine S1212 is sent, and routine S1200 is concluded (S1213).

If there was a "no" in response to routine S1207, routine S1215 is executed. Routine

26 S1215 transmits a please resend request to download message, and then ends (S1227) routine

S1200. The request to download can include a security code or other security information.

Furthermore, the circuitry 990 may test to see if the proper security code is present within the

request to download before downloading any information. If there was a "no" in response to

routine S1209, routine S1217 is executed to obtain the contribution or gift entry. The

31 contribution or gift entry can come from the cash contribution or gift acceptor 320, the envelope

contribution or gift acceptor, card contribution or gift processor 160,240, or coin contribution

or gift acceptor 1100, or storage 302. Routine S1219 to send the contribution or gift entry is

entered. Routine S1219 loops around to routine S1209 until there is no more data to be

communicated. Routine S1200 is entered when there is communication between electronic

1 contributions or gifts management terminal 100 or peripheral 100 and fund-raiser's or gift recipient's terminal or peripheral 120 in one embodiment. In an alternate embodiment, routine S1200 is entered when there is communication between electronic contributions or gifts management terminal 100 or peripheral 100 and a printer. Provision can be made in another embodiment, routine S1200 is entered when there is communication with a card account

6 processor, e.g. a third party card processor, a bank, VISA, and the like. In an embodiment, a plurality of successive contribution or gift data sets, comprising card information from an information bearing card and associated numerical contribution or gift amount information, are immediately recorded on terminal 100 or peripheral 100 and grouped together. The grouped information is then transmitted to a card account processor. The card account

11 processor authorizes a sub-group of contribution or gift data for further processing. The authorized and unauthorized contribution or gift data sets can be transmitted to a electronic contributions or gifts management terminal 100 or peripheral 100, fund-raiser's or gift recipient's terminal or peripheral 120, a fund-raising organization or gift recipient's database, or combination thereof, for exclusion of the unauthorized contribution or gift data sets. The

16 unauthorized contribution or gift data sets can be deleted if desired at a card account processor. The unauthorized contribution or gift data sets are excluded from the group, and the authorized contribution or gift data, e.g. card information and contribution or gift amount information, are re-transmitted to the card account processor. Means responsive to information sent via a transferring means enters a debit representative of the contribution or gift amount

21 information to an account of the contributor or gift giver. Means responsive to information sent via the transferring means enters a credit representative of the contribution or gift amount information to an account of a fund-raising organization or recipient of the contribution or gift. The contribution or gift data set is further processed and a record of the contribution or gift for substantiating a contribution or gift is forwarded to a contributor, gift giver, fund-raiser,

26 recipient of a contribution. FIG. 1c is a flow chart illustrating the functionality of an optional tallier servicing routine S480 and associated hardware of an embodiment of an fund-raising terminal of the present invention. Routine S480 is entered (S481) in order to tally a plurality of successive contributions and gifts, which can be stored in the data storage 302 along with associated contributor or gift giver information. An entry is read from storage 302 via routine

31 S483. The entry is then tested to determine if the entry is a contribution or gift to be tallied by a routine S485. Contributions and gifts that are tallied can include cash contributions and gifts 143, envelope contributions and gifts 600, credit card 145, and debit card 150 contributions and gifts. If a yes is given in response to the routine S485, then the entry is added to a register by routine S495. In one embodiment, routine S495 contains subroutines that pigeon hole a cash

1   contribution 145 entry into one register, an envelope 600 contribution entry into another register, a credit card 145 contribution entry into yet another register, and a debit card 150 contribution entry into yet another register. Each respective register has a particular type of entry added, or a combination thereof, and then routine S487 is executed in one embodiment.

6   It is possible that there is only one register to which each type of entry is added, then routine S487 is executed. Routine S487 tests to determine if the data storage is empty or if the last data entry has been read. If yes, routine S480 ends (S489). If "no," there is a loop back and routine S483 reads the next entry. If "no" is the answer to routine S485, routine S491 tests to see if the data storage is empty. If "yes," routine S480 is concluded (S497). If "no," routine S493

11   reads the next entry in data storage 302 and loops back to routine S485.

   FIG. 1d is a flow chart illustrating the functionality of optional software and associated hardware for executing a contribution or gift session. For example, optional routine S1500 can be entered (S1501) whenever a contribution or gift, or contributor or gift giver information, is detected by contribution or gift reader 1340 (FIG. 1a) by any other addition, e.g. keyboard 107

16 or a touch sensitive screen, or combinations thereof. Routine S1502 waits until an entry is detected by a reader or addition. Routine S1503 reads the entry. Routine S1505 adds the entry to session information. Routine S1507 tests to determine if the session information contains a contribution or gift amount. Exemplary contribution or gift amounts are a cash contribution or gift 143 entry indicating the denomination of a bill, keyboard 107 entry indicating a

21 contribution or gift amount, a bar code 630 (FIG.2) entry indicating a contribution or gift amount, a coded envelope entry indicating a contribution or gift amount, a coded card entry indicating a contribution or gift amount, or a combination thereof. If no, routine S1511 requests a contribution or gift amount and S1511 loops around to Routine S1502. In a variant, routine S1511 displays a message for a time out period. Routine S1511 can involve a single screen or

26 multiple screen display depending on the type of entry device used. If the test of routine S1507 results in a "yes," routine S1509 is executed. Routine S1509 determines if the session information contains contributor or gift giver information. By way of example contributor or gift giver information includes a contributor or gift giver bar code 620 (FIG. 2), a code associated with a contributor or gift giver entered via keyboard 107, contributor or gift giver

31 information on a coded envelope, contributor or gift giver information on a card, a fingerprint of a contributor or gift giver, or a combination thereof. If no, routine S1513 requests contributor or gift giver information and loops back to routine S1502. If "yes," Routine S1519 is executed and determines if the session information contains both contributor or gift giver and contribution or gift information. If "yes," routine S1515 associates the contributor or gift giver

1 and contribution or gift information. In another variant, Routine S1535 stores the associated contributor or gift giver and contribution or gift information. In another variant, optional tallier service routine S480 is executed. Routine S1521 clears the session information. Routine S1500 ends (S1517). If the result of routine S1519 is "no," routine S1539 requests contribution or gift amount and contributor or gift giver information and loops back to before Routine S1502.

6 Again, this routine may involve single or multiple screens depending on the input device.

In another variant, the routine on terminal 100 or peripheral 100, immediately records information read from information bearing cards correlated to numerical contribution or gift amounts for successive contributions or gifts made by a plurality of successive contributors or

11 gift givers without need for input of other information.   The correlation of the numerical amount of an order inducing the making of a monetary gift or contribution is made automatically with successive contributor information bearing card information in one variant. In anther variant there is a correlation of variable contribution or gift numerical contributions amounts with successive contributor or gift giver card information, and optionally a pre-

16 programmed fixed numerical contribution or gift amount of an order inducing the making of a contribution or gift with successive contributor or gift giver card information.

Provision can be made for optional service routine S480 to communicate information regarding the total amount of cash contributions and gifts 143 gathered via communication link 140, preferably an RF (radio frequency) communication link or an infra-red communication

21 link, to the fund-raiser's or gift recipient's terminal or peripheral 120 for further processing as will be discussed below.   Where a keyboard (FIG. 4) is used, keyboard circuitry 109 scans keyboard 107 to determine if a key has been activated. Keyboard 107 refers to both keypad 890 and entry key 920, or combination thereof. Key board 107 might include a cancel key, and keys with other alpha-numeric text.   The keyboard 107 can have a key that represents a specific

26 denomination amount, e.g. five dollars ($5) or ten dollars ($10). Demonination amounts will be of an order for inducing the making of a monetary contribution or gift. Processing circuitry 903 interfaces with keyboard 107 and associated circuitry 109 via an address bus 536, data bus 533, and control bus 530. Once a key has been activated on the keyboard 107, that key information is moved into a buffer and interrupts the processing circuitry 903 to communicate

31 that the key is ready. Circuitry 903 responds to the interrupt by reading the buffered keyboard information. Circuitry 903 then stores the keyboard information in a storage 302 if necessary. The keyboard information can consist of a contribution or gift amount, an account number of a contributor or gift giver, an authorization code, and the like. Key board inputs of successive contributions or gifts are made on terminal 100 or peripheral 100.

1   FIG. 2 is a perspective view of an embodiment of an electronic contributions or gifts management terminal 100 or peripheral 100 with an envelope contribution acceptor 380. A contributor or gift giver feeds an envelope 600 containing a cash contribution into a slot 381 of the envelope contribution acceptor 380. As used in relation to this embodiment the term "cash contribution" also includes a contribution by check. The envelope contribution acceptor 380

6   takes in the envelope 600 containing a cash currency contribution. This can be accomplished by pulling in envelope 600 containing a cash contribution in by a transport mechanism such as that commonly used in vending machines, and as previously described. Alternatively, a contributor or gift giver may manually insert the envelope 600 containing a cash contribution through slot 381. A contribution or gift associator allows a contributor or gift giver's or gift

11   giver's account to be properly credited for the contribution or gift. For example, the present invention contemplates that a contribution or gift associator for associating an envelope containing a cash contribution or gift with an account of a contributor or gift giver may take on several forms, including but not limited to a bar code, e.g. 620 on the envelope, and bar code reader 640 and associated circuitry, an optical character recognition reader and associated

16   circuitry, or a combination thereof. The present invention further contemplates that a reader that reads a coded envelope can be provided.

     The envelope 600 containing a cash contribution or gift can have thereon a contributor or gift giver bar code 620 that is associated with information about a contributor or gift giver's account. The envelope 600 containing a cash contribution or gift may also contain a bar code

21   representing a cash denomination 630, and/or a collection bar code 635. A collection bar code 635 is used to designate the specific collection to which a contribution or gift is made if there are multiple collections during a religious service. The contributor or gift giver bar code 620 can be associated with the contributor's or gift giver's account. The fund-raising organization may choose to give a contributor or gift giver an envelope containing only a contributor or gift

26   giver bar code 620 imprinted on the envelope 600. The present invention contemplates that the contributor or gift giver can then add an adhesive label containing a bar code representing a cash denomination 630 to envelope 600. Moreover, on the occasion of a special gathering of contributions and gifts, a contributor or gift giver can add an adhesive label containing a collection bar code 635 which can be affixed onto envelope 600. Other information can be

31   associated with a bar code which can be affixed on an envelope 600.

     FIG. 3 and 5 are perspective views of embodiments of a electronic contributions or gifts management terminal 100 with a card processor. A card processor can be a credit card processor 160 and a debit card processor 240, e.g. processor 160/240. The present invention contemplates that electronic contributions or gifts management terminal 100 might only contain

1   a credit card processor 160. Alternatively, the present invention also contemplates that a electronic contributions or gifts management terminal 100 can only contain a debit card processor 240. A variant embodiment can provide a credit card processor 160 and a debit card processor 240 can be located on electronic contributions or gifts management terminal 100 at different physical positions thereon. Electronic contributions or gifts management peripheral

6   100 does not include a card processor 160/240. Rather, it is appreciated that electronic contributions or gifts management peripheral is lighter in weight and less costly to manufacture than electronic contributions and gifts management terminal 100 due to decreased circuitry contained therein. In one variant, it is further appreciated that peripheral 100 consists essentially of a card reader 307, data storage 302, a program storage, circuitry 903, a

11 communication port for off-loading information from the peripheral, a self-contained source of electrical power; and, a software routine for immediately recording, capturing, and/or seizing successive inputs of contributor or gift giver card information, a software routine for immediately recording, capturing, and/or seizing successive inputs of contributor or gift giver card information correlated to a pre-programmed contribution or gift numerical amount, a

16 software routine for immediately recording, capturing, and/or seizing, successive inputs of contributor or gift giver card information correlated to variable contribution or gift numerical amount information, or combination thereof. Optionally, a display and keys are added thereto. A card processor 160/240 includes a card slot. A contributor or gift giver swipes, enters, or passes a credit card 145 through the card slot or port of a credit card processor 160.

21 Alternatively, a contributor or gift giver swipes, enters, or inserts a debit card 150 through a card slot of a debit card processor 240.

In a preferred embodiment, electronic contributions or gifts management terminal 100 has both a credit card processor 160 and a debit card processor 240 utilizing a single processor that discriminates between the type of contribution or gift made. An exemplary credit and

26 debit card processor 160/240 is disclosed in United States Patent No. 5,012,077. The card processor 160/240 communicates with key pad 890 on the face of a hand-held electronic contributions or gifts management terminal 100. Upon receiving the communication that a card contribution is to be given, the key pad 890 reveals a key associated with a cash denomination. By way of example, the key associated with a cash denomination can appear

31 to disclose a one, five, ten or twenty dollar symbol as described below. The contributor or gift giver presses the key associated with a cash denomination that is the preferred amount of his contribution, and presses entry key 920.   In a variant of terminal 100 or peripheral 100, a cardholder contributor or gift giver passes through or inserts his information bearing card 145/150 on card reader 307 for reading thereof. Information regarding the type of card read

1   is detected, e.g. a determination is made whether a premium card has been read such as a "GOLD CARD" versus some other type of card ("A CLASSIC CARD or VISA BUSINESS CARD"), or whether other indicia regarding a contributor or gift giver's or gift giver's credit worthiness, credit limits, or affluence are present. It will be appreciated that cardholders with high credit limits or bearing a premium card such as a gold card can be more affluent

6   individuals tending to contribute larger contribution or gift amounts. If a premium card is detected or if other information indicative of the cardholder's credit worthiness or affluence is detected, recommended contribution or gift amounts appear on key pad 890. These recommended contribution or gift amounts can be larger recommended contribution or gift amounts. By way of example, when contributor or gift giver$_A$ passes his information bearing

11   credit card that is a VISA^R GOLD Card through card reader 307. The information indicative of the type of card that contributor or gift giver$_A$'s card is, is processed via software routines and a single or a plurality of recommended contribution or gift amount keys appear on electronic contributions or gifts management terminal 100 or peripheral 100's touch screen interface, e.g. $100, $150, $500. In a variant, when contributor or gift giver$_B$ passes his

16   information bearing credit card that is a VISA^R CLASSIC Card through card reader 307. The information indicative of the type of card that contributor or gift giver$_B$'s card is processed via software routines and a single or a plurality of recommended contribution or gift amount keys appear on electronic contributions or gifts management terminal 100 or peripheral 100's touch screen interface, e.g. $10, $15, $20. It will be seen that the cumulative amount of a group of

21   respective contribution or gift transactions that are received from a group of cardholder contributor or gift givers or gift givers in a single fund-raising event will be maximized utilizing this apparatus and method.

      Successive made credit card contributions or gifts made on terminal 100 or peripheral 100 do not require an authorization, or verification of authorization by signature or numeric

26   code. This is due to the unique nature of a contribution or gift in that it is a one way giving. If a contribution or gift does not ultimately get consummated, the recipient of the gift or contribution has no risk of loss that would normally be associated with a two way exchange. Consequently, the present invention contemplates that successive contributors or gift givers will simply need to swipe or insert their respective information bearing cards 145/150 through,

31   or into, the electronic contributions or gifts management terminal 100 or peripheral 100, as required, and enter the amount of their contributions or gifts by pressing keys associated with a cash denomination of an order inducing the making of a contribution in making their contributions or gifts on the key pad 890. The first contributor or gift giver passes electronic contributions or gifts management terminal 100 or peripheral 100 to a subsequent contributor

1   or gift giver who repeats the contribution or gift step by depressing a key as to the amount given by him. The same steps are optionally performed by a plurality of contributor or gift givers or gift givers each choosing his or her monetary amount to be given. The card information and contribution or gift information is then post processed. Post processing includes transmitting the card information and contribution or gift information to a card

6   account processor to request a verification or authorization, for crediting and debiting of the appropriate accounts, or combination thereof. The present invention contemplates that a contributor or gift giver will have pre-authorized the fund-raising organization to collect a contribution or gift amount. Pre-authorization can include an agreement with the organization that a contributor or gift giver authorizes the contribution or gift of a given amount once a

11   certain action takes place, i.e. the contributor or gift giver swipes card 145/150 through electronic contributions or gifts management terminal 100 or peripheral 100. The pre-authorized contribution or gift amount and the contributors' or gift givers' card information are correlated, and forwarded to a card account processor for post-processing. By way of further example, a contributor or gift giver 1 (FIG. 13) enters into an arrangement with a fund-

16   raising organization or gift recipient. The arrangement is that fund-raising organization or gift recipient will associate a preferred contribution or gift amount with the contributor's or gift giver's card information each time the contributor or gift giver enters his respective card information into electronic contributions or gifts management terminal 100 or peripheral 100. It will be appreciated that this method allows for contributor or gift giver 1 to simply enter his

21   card information in the terminal to make a contribution or gift. Less time is spent by the contributor or gift giver 1 focusing on the financial aspects of the transaction. That is, there is an automatic correlation with a predesignated contribution or gift numerical contribution amount with a respective contributor's or gift giver's card information on entered on terminal 100 or peripheral 100. In the case of a debit card 150 contribution or gift via a electronic

26   contributions or gifts management terminal 100 or peripheral 100, the contributor or gift giver can authorize the fund-raising organization or gift recipient to use a secret identification number associated with his debit card account in order to allow the organization to automatically obtain the contribution or gift without seeking subsequent authorization from the contributor or gift giver. Alternatively, the contributor or gift giver may enter his personal

31   identification number (PIN) into electronic contributions or gifts management terminal 100 or peripheral 100, terminal 120, or combination thereof, and electronic contributions or gifts management terminal 100 or peripheral 100, 120, or combination thereof, stores the PIN in an encrypted form for later processing. In this scenario, the contributor or gift giver need only perform the action of swiping or inserting, as required, card 150 through processor 160/240 on

1 electronic contributions or gifts management terminal 100 or peripheral 100 to make a contribution or gift. The secret identification number is associated or correlated with the card information, contribution or gift amount information, or combination thereof, and forwarded to a card account processor for post processing. In this scenario post processing includes obtaining appropriate authorizations, and crediting and debiting the contributor or gift giver's

6 account and the fund-raising organizations account, or combination thereof, as required.

The present invention also makes provision that a contributor or gift giver need not disclose a contributor's or gift giver's card 145/150 account authorization code to the fund-raising organization or gift recipient for security reasons but still may wish to make a card 145/150 contribution or gift. In this case, the present invention contemplates that the fund-

11 raiser's or gift recipient's terminal 120 or peripheral 120, electronic contributions or gifts management terminal 100 or peripheral 100, or combination thereof, has an input 307 that allows for entry of the contributor's or gift giver's card 145/150 account authorization code so that it is encrypted and only decipherable and usable by the fund-raiser's or gift recipient's terminal 120 or peripheral 120, electronic contributions or gifts management terminal 100 or

16 peripheral 100, a card account processor, or combination thereof, for processing the card 145/150 contribution or gift. An advantage of this feature is added security for the contributor or gift giver. The present invention also contemplates using a touch sensitive screen, not shown, to input, a contributor or gift giver's name, credit card and/or debit account information, the collection for which the contribution or gift is made if there are multiple

21 collections, and the like.

A plurality of successive associated card 145,150 contributions and gifts is immediately recorded and stored in data storage 302. A set of software routines associates or correlates successive contributors' or gift givers' card account information with respective contribution or gift amounts. The contributor or gift giver has made a number of card contributions and

26 gifts within a specified time period which are immediately recorded, stored and tallied by a set of software routines. Optional small contribution or gift service routine downloads a plurality of a contributor's or gift giver's card contributions and gifts once a card contribution or gift amount threshold is reached. The electronic contributions or gifts management terminal 100 or peripheral 100 can adopt pen-based input or touch sensitive screen input. A pen and screen

31 provide a contributor or gift giver a substitute for key pad 890. By way of example, a contributor or gift giver may use a pen to write in the amount of contribution or gift or other alpha-numeric text on a screen, not shown. Alternatively, a symbolic key associated with a cash denomination might appear on a screen. The contributor or gift giver then uses a finger to touch the symbolic key associated with a cash denomination and designates the contribution

1   or gift amount. If a contributor's or gift giver's signature is required, a pen can also be used with a screen as an electronic signature line. The contributor's or gift giver's signature entered on a screen can be collected, stored, and/or transmitted by card processor 160/240 along with contribution or gift information to a third party card processor via a communication link 1030. Alternatively, this information might be sent to fund-raiser's or gift recipient's terminal 120

6   or peripheral 120 via a communication link 140 for further processing, storage, and/or transmittal via communication link 1030.

    FIG. 3 is a perspective view of an embodiment of an electronic contributions or gifts management terminal 100 or peripheral 100 with a card reader 307. In a variant, a container 440 supports a credit card processor 160, a debit card processor 240, or combination thereof.

11   The present invention contemplates that both a credit card processor 160 and a debit card processor 240 can be located on electronic contributions or gifts management terminal 100 at different physical locations. A contributor or gift giver can drop a cash contribution or gift 143 or an envelope 600 containing a cash contribution or gift into a container 440. Container 440 has an open area 441 on its top surface of a side surface. Area 441 is of a size for receiving a

16   cash contribution or gift 143 or envelope 600. The cash contribution or gift 143 or envelope 600 containing a cash currency contribution or gift might then be processed using manual post processed cash oblation. Alternatively, a contributor or gift giver can make a contribution or gift using credit card 145 or a debit card 150 as previously described.

    The present invention contemplates that container 440 may be constructed from any

21   material suitable to collect cash contributions and gifts or envelope contributions and gifts. Preferably, container 440 is constructed from a woven material, or a metal. Container 440 is of a size and weight permitting a contributor or gift giver pass it and the electronic contributions or gifts management terminal 100 or peripheral 100 to another contributor or gift giver. Container 440 can comprise an envelope box 9737 with a locking cash drawer 9740 or a

26   deposit box 9739 (FIG. 9). The envelope box 9737 and deposit box 9739 have a slot 102 disposed thereon for the deposit of cash 143 and envelope contributions and gifts 600 and an inner storage volume 9741. Deposit box 9739 can have the addition of an opening baffle 1405 for security, a locked cabinet door 9740 for access said cash contributions and gifts, and a removable bag 10 for retaining a cash contribution or gift 143 (not shown). In one embodiment,

31   envelope box 9737 and deposit box 9739 comprise docking station 1999, an electronic contributions or gifts management terminal 100 or peripheral 100, or combination thereof. Optionally, envelope box 9737 and deposit box 9739 comprise a lock means for lockably securing electronic contributions or gifts management terminal 100 or peripheral 100 thereto. The combination of envelope box and electronic contributions or gifts management terminal

1   100 or peripheral 100, and/or deposit box and electronic contributions or gifts management
    terminal 100 or peripheral 100 are optionally on an a fund-raising terminal network.

        FIG. 4 is a schematic block diagram of a fund-raising terminal of the present invention,
    a card reader 307 and related circuitry 303 addition, and a key board 107 and related circuitry
    109 addition. In this embodiment, electronic contributions or gifts management terminal 100
6   acts as a stand alone unit for accepting card 145, 150, cash 143, envelope 600 contributions and
    gifts, or combinations thereof. For example, in Figure 3 communication link can be a wireless
    communication link.   Terminal 100 or peripheral 100 immediately records successive
    contributions or gifts made thereon.   Further, in one embodiment, data storage 302 stores in
    the range of 10 to 1000+ contributions or gifts, including card information and associated
11 contribution or gift information, the particular storage requirements being dictated by the
    number of contributor or gift givers or gift givers expected to use electronic contributions or
    gifts management terminal 100 or peripheral 100.   Preferably, data storage can store
    approximately 200 transactions. The present invention also contemplates that in other
    embodiments swiping a credit card 145 or debit card 150 might not be required. As used
16 herein, the term "swiping" or "passing" refers to any method for communicating information
    on an information bearing card to a card reader 307. The invention has the features
    enumerated above in FIG. 1, with the addition of a receipt generator 820 at electronic
    contributions or gifts management terminal 100 or peripheral 100. By way of example as with
    programmable IC cards. A contributor or gift maker can pre-program his or her information
21 bearing card to off-load a pre-determined contribution or gift from his or her respective card
    onto terminal 100 or peripheral 100. Again, it is understood that the making of contributions
    or gifts by a plurality of successive contributors or gift givers is greatly accelerated where IC
    cards are used. Here the successive contributors or gift givers simply insert the IC card into
    a communication port on terminal 100 or peripheral 100. The IC card off-loads a contribution
26 or gift from itself onto the terminal 100 or peripheral 100. The terminal 100 or peripheral 100
    immediately records the off-loaded contributions or gifts from a plurality of successive
    contributors. There is no need for the entry of a contribution or gift numerical amount onto
    terminal 100 or peripheral 100 as the IC card has been pre-programmed with a numerical
    contribution or gift amount. In yet a further variant the IC card is pre-programmed to
31 recognize terminal 100 or peripheral 100. Hence, IC card recognizes terminal 100 or peripheral
    100, and then automatically off-loads a pre-programmed contribution or gift from the IC card
    onto terminal 100 or peripheral 100. The present invention also provides an improved IC
    (Integrated circuit or smart) card in which an improvement comprises a pre-programmed
    contribution or gift thereon. A contributor or gift giver may wish to obtain a receipt 830

1 directly after he has made a contribution or gift. After entering his contribution or gift, a cash contribution or gift 143, display 840 displays a message asking the contributor or gift giver if he wishes a receipt for his contribution or gift. The contributor or gift giver presses a key representing yes on keypad 890. Receipt generator 820 prints receipt 830 for the contributor or gift giver. The receipt contains information stored initially in the electronic contributions or

6 gifts management terminal 100 or peripheral 100, e.g. the contributor's or gift giver's name, the amount of the contribution or gift, the date of the contribution or gift, and/or the collection for which the contribution or gift was given. Preferably, the generation of the receipt(s) is made remote from terminal 100 or peripheral 100 so as not to decelerate the making of sequential contributions on terminal 100 or peripheral 100.

11 As shown in FIGS 8, 8a, and 8b, electronic contributions or gifts management terminal 100 or peripheral 100 is used to induce, facilitate, and solicit successive monetary contributions or gifts made by a plurality of contributors or gift givers. The contribution or gift is made by an information bearing card, e.g. such as a credit card 145, or debit card 150. A method comprises the steps of prompting a cardholder contributor or gift giver to pass his information

16 bearing card, e.g. through a card reader 307; prompting a contributor or gift giver to manually enter information representative of a contribution or gift amount; and, optionally prompting the contributor or gift giver to verify information representative of a contribution or gift amount. Verification may include a prompt to press a key representative of a "YES," "NO," "ENTER," or other type of key(s). Prompting is accomplished by visually displaying an alpha-

21 numeric message on display 840. Optionally prompting may be accomplished by providing alpha-numeric text disposed on electronic contributions or gifts management terminal 100 or peripheral 100, offering station 7000, or combination thereof. Further optional visual prompts may include a prompt appearing on a display 840 requesting additional identification information of a contributor or gift giver, e.g. the address of an contributor or gift giver, a

26 prompt requesting a special intention, or combination thereof. Further an optional message prompt may include the following text portions: "SLIDE CARD THROUGH CARD READER 1400," "ENTER CONTRIBUTION OF GIFT AMOUNT 1401," "PRESS YES 1402," "ENTER OFFERING AMOUNT," "ENTER CONTRIBUTION OR GIFT," a variation on the themes of the text, or combination thereof. In a variant, electronic contributions or gifts management

31 terminal 100 or peripheral 100 audibly prompts a contributor or gift giver to make a contribution or gift by way of an information bearing card.

FIG. 5 is a perspective view of a portable electronic contributions or gifts management terminal 100 or peripheral 100, a docking station 1999 for portable electronic contributions or gifts management terminal 100 or peripheral 100, and a container 440 for gathering cash and

1 envelope contributions and gifts. Docking station 1999 allows for a electronic contributions or gifts management terminal 100 or peripheral 100 to be docked or received therein. Electronic contributions or gifts management terminal 100 or peripheral 100 is disposed in the docking station 1999 to allow information from an information bearing card and/or contribution or gift amount information to be transmitted via docking station 1999 to, by way of example, terminal

6 120 (via communication link 140), to a card account processor 1031 directly via communication link 140 (FIG. 4), to another electronic contributions or gifts management terminal 100 or peripheral 100, or a combination thereof. It is possible to have a plurality of docking stations 1999 networked on a fund-raising or gift giving terminal network.

Docking station 1999 can also be used to communicatively dispose a card reader 307,

11 related circuitry 303 (FIG.4), means for entering a contribution or gift amount, means for automatically storing successive contribution or gift amount information, means for automatically storing successive card information from an information bearing card, means for transmitting data sets comprised of successive contribution information from terminal 100 or peripheral 100, or combination thereof, to a container 440 (FIG. 5 and 8) for collecting cash

16 contributions and gifts, envelope contribution or gifts and gifts, or combination thereof. Moreover, a electronic contributions or gifts management terminal 100 or peripheral 100 or docking station 1999 may also be located on the interior or exterior of a building and/or a permanently mounted to an envelope collection box (FIG. 8). In such an embodiment, docking station 1999 provides a means for energizing electronic contributions or gifts management

21 terminal 100 or peripheral 100. Optionally, docking station 1999 has a port 7778 for recharging a power supply on electronic contributions or gifts management terminal 100 or peripheral 100. Port 7778 is optionally used for communicatively attaching electronic contributions or gifts management terminal 100 or peripheral 100 to a fund-raising terminal network, where the fund-raising terminal network facilitates that transmittal of contribution or gift information and

26 card information to a card account processor. In another embodiment docking station 1999 includes a slide in mounting unit (not pictured) onto which electronic contributions or gifts management terminal 100 or peripheral 100 is connected to container 440 (FIG. 5) or offering station 7000 (FIG. 6). In an embodiment, Electronic contributions or gifts management terminal 100 or peripheral 100 slides into docking station 1999 (FIG. 5 or 6), and plugs into the

31 docking station 1999, e.g. into port 7778 (FIG. 6). In an alternate embodiment, docking station 1999, and/or electronic contributions or gifts management terminal 100 or peripheral 100 contain a base mount (not shown). The base mount includes a plate on the bottom or side of electronic contributions or gifts management terminal 100 or peripheral 100. The plate is offset from the bottom of electronic contributions or gifts management terminal 100 or peripheral 100.

1 The plate allows electronic contributions or gifts management terminal 100 or peripheral 100 to slide into docking station 1999. A plurality of docking stations 1999 are removably connected to allow for a plurality of terminals 100 or peripherals 100 to be carried thereon, and to allow for ease of transportation. Further a single docking station 1999 optionally has a plurality of bays thereon in which terminals 100, peripherals 100, or combinations thereof rest,

6 down load information, and/or recharge.

In a variant, electronic contributions or gifts management terminal 100 or peripheral 100 is permanently mounted in a docking station 1999. Optionally, docking station 1999 has a surface 7058 (FIG. 5) or surface 7050 (FIG. 6) on which a portable card processor 160/240 rests without an electrical connection. Terminal 100 or peripheral 100 is taken from the docking

11 station 1999 surface 7050, 7058 after a plurality of successive contributions or gifts are made thereon, e.g. 10 to 1000+, and linked to a card account processor database 1031 via communication link 140. In one embodiment, docking station 1999 can be integrally molded into the body of container 440. the docking station 1999 comprises an optional indentation of a size and shape to retain electronic contributions or gifts management terminal 100 or

16 peripheral 100 on a surface 7058, container 440, or a combination thereof. The electronic contributions or gifts management terminal 100 or peripheral 100, and docking station 1999 contain complementary electrical connectors (not shown), the connection of which provides sufficient connection to provide a communication link to transmit data or information. Numerous communication links discussed above can also be used to provide connections to

21 move data. In various embodiments, docking station 1999, terminal 120, electronic contributions or gifts management terminal 100 or peripheral 100, card account processor 1031, or a combination thereof, are on the same network. Downloading information from the devices on the network is directed to a terminal 120 in one embodiment, to a modem in another embodiment, or to a card account processor database in yet another embodiment.

26 Docking station 1999 (FIG. 5 and 6) is constructed of plastic, metal, wood, or any other material appropriate to create a surface on which a Electronic contributions or gifts management terminal 100 or peripheral 100 can rest. Docking station 1999 is fastened to the side of container 440 via a fastening means (not pictured). By way of example, a fastening means includes adhesive, rivets, snaps, velcro, screws, or combination thereof. Optional hook and loop fastener

31 7002 comes into contact with a sister hook and loop fastener (not pictured) disposed on the underside of electronic contributions or gifts management terminal 100 or peripheral 100 to releaseably connect electronic contributions or gifts management terminal 100 or peripheral 100 to docking station 1999 (FIG. 5 and 6), surface 7058 (FIG.5), or surface 7050 (FIG.6).

FIG. 6 is a perspective view of an fund-raising contribution or gift station 7000

1 comprising electronic contributions or gifts management terminal 100 or peripheral 100, optional docking station 1999, optional container 7001 for collecting cash and envelope contributions and gifts, and an optional means for lockably securing an electronic contributions or gifts management terminal 100 or peripheral 100 to docking station 1999, or surface 7050.

Fund-raising contribution or gift station 7000 has a surface 7050. The fund-raising
6 contribution or gift station has optional aperture 7003 through which light source 7052 radiates light. Lens 7004 is interposed between the aperture 7003 and source 7052. Lens 7004 has alpha-numeric text disposed thereon in one embodiment, e.g. the name of a fund-raising organization. Electronic contributions or gifts management terminal 100 or peripheral 100 rests on surface 7050 removably attached with a hook and loop fastener as described in FIG. 5 or
11 lockably disposed in docking station 1999 by way of a locking mechanism 7011. Pins 7013 retract or enter apertures 7012 in response to locking mechanism 7011 being locked or unlocked. A variety of locking mechanisms and assemblies for lockably securing electronic contributions or gifts management terminal 100 or peripheral 100 are known in the art. The present invention contemplates that electronic contributions or gifts management terminal 100
16 or peripheral 100 is optionally lockably disposed on the surface 7050. These locking assemblies may be used when electronic contributions or gifts management terminal 100 or peripheral 100 is secured to the container 440 (FIG.5), an envelope collection container (FIG.8) or combination thereof. Mechanical and electronic locking assemblies are used to lockably secure electronic contributions or gifts management terminal 100 or peripheral 100. These may include a lock
21 and key combinations, padlocks, and the like. Port 7778 is used with a complimentary port on a fund-raising contribution or gift station 100, a communication link 140, or combination thereof, to energize electronic contributions or gifts management terminal 100 or peripheral 100 via the optional power supply 7776.

FIG. 7 is a plan view of a face of a electronic contributions or gifts management terminal
26 100 or peripheral 100. A card reader 307 for reading card information from an information bearing card, and display 840 are disposed on the electronic contributions or gifts management terminal 100 or peripheral 100. A manually activated means for entering contribution or gift monetary amount information comprises, a key representative of a fixed contribution or gift amount 900, e.g. a key representative of ten dollars, a key representative of a single digit
31 integer 901, a confirmation key 904, a negation key 905, or combination thereof. Key 904 may represent a "yes" key. Key 905 may represent a "no" key. It will be understood that key 900 allows for a contributor or gift giver to make a monetary contribution or gift amount rapidly. Key 900 can have optional information representative of two or more currencies of different countries.

1   FIG. 10 illustrates a face of electronic contributions or gifts management terminal 100
or peripheral 100 used for simplifying and inducing the giving of contributions and gifts by
contributor or gift givers or gift givers to a plurality of fund-raising organizations, gift
recipeints, or causes, e.g. American Heart Assocation, American Diabetes Association, Jane and
John's Wedding, Bill and Josie's Shower Party, Save the Apes, Save the Kangaroos Fund, and
6   Save the Lions Fund. Optionally, electronic contributions or gifts management terminal 100
or peripheral 100, with a face, is used to induce, solicit, facilitate, and receive contributions and
gifts for a plurality of causes within a specific fund-raising organization or gift recipient. The
terminal 100 or peripheral 100 face used with electronic contributions or gifts management
terminal 100 or peripheral 100 is used in method of simplifying and inducing the giving of
11   contributions and gifts, receiving and immediately recording, capturing, and/or seizing thereof
upon receipt.

The method as described in this specification comprises the steps disclosed herein
comprising: providing;   circulating;   dispersing; spreading; seeding; distributing;
disseminating; dispensing; diffusing; or combination thereof, among; between; in the midst
16   of; in dispersion through; amidst; amid; or combination thereof, a crowd; an assembly; a
meeting; a conclave; a caucus; a parley; a council; a conference; a band; a congregation; a
junction; a gathering; a throng; a swarm; a flock; a convention; a synod; a horde; a social
gathering, or combination thereof, of   contributors or gift givers making monetary
contributions and/or gifts with a portable electronic contributions or gifts management
21   terminal 100 or a portable electronic contributions or gifts management peripheral 100.
Preferably, the terminal 100 or peripheral 100 held in a palm of the hand, for making of record
information of the contribution or gift, e.g. card information and numerical contribution or gift
amount information. The electronic contributions or gifts management terminal 100 or
peripheral 100 has its own source of electric power 1437 (FIG. 1a) and a plurality of entry keys
26   manually operable or activated for entering the amount of the contribution or gift to be given
(or a touch sensitive screen input). The terminal or peripheral also has a reader 307 on the
electronic contributions or gifts management terminal 100 or peripheral 100 for reading an
information bearing card having indicia thereon identifying the cardholder who is the
contributor or gift giver giving the monetary contribution or gift and an optional visual display
31   840. Display 840 displays the amount entered by manual operation of entry keys for entering
the designated monetary amount contributed. Electronic contributions or gifts management
terminal 100 or peripheral 100 has means therein for immediately recording, capturing, and/or
seizing successive amounts of contributions or gifts including means for immediately storing
the amount correlated to the indicia read on an information bearing card of the corresponding

1 contributor or gift giver. The correlated amount and indicia read by the reader are for eventual off-loading thereof. Electronic contributions or gifts management terminal 100 or peripheral 100 has means for associating or correlating the amount correlated to the indicia read on the record of the corresponding contributor or gift giver with information representative of a particular cause, fund-raising organization, account within a fund raising organization,

6 recipient of a gift, or combination thereof. There is also an association or correlation with a respective contributor's or gift giver's information bearing card information, respective contributor's or gift giver's numerical contribution or gift information, and a particular cause, fund-raising organization, account within a fund raising organization, or combination thereof.

The correlation is immediate in one variant. By way of further example, electronic

11 contributions or gifts management terminal 100 or peripheral 100 has a key associated with indicia representative of a particular a particular cause, fund-raising organization, account within a fund raising organization, a recipient of a gift, a wish list item of a gift recipient, a particular goal to which a gift will be given, or combination thereof. The key 911 represents a key (or portion of a touch sensitive screen) that designates contribution or gift to a "Save the

16 Apes" fund or account, key 912 represents a key the designates a contribution or gift to a "Save the Kangaroos" fund or account, and key 913 represents a key the designates a contribution or gift to a "Save the Lions" fund or account. A contributor or gift giver designates which fund he wishes his contribution or gift to go to, e.g. by pressing key 912 "Save the Kangaroos" fund or account; key 913 represents a key which designates a contribution or gift to a "Save the

21 Lions" fund or account; or, key 911 represents a key the designates a contribution or gift to a "Save the Apes" fund or account. The contributor's or gift giver's card information and designated contribution or gift monetary amount is associated with his cause designation. In the example of a social event such as a wedding, keys represent designations of a gift to "a new house fund," "a new car fund," a "new baby fund," "a fund to pay for the wedding reception."

26 In the case of a funeral, keys represent designations of a gift to "pay for the funeral expenses fund," a "contribution to a medical research society, e.g. American Lung Association, American Heart Association, etc." a "children of the deceased fund." In the case of a graduation party social event, keys represent designations of a gift to "a college fund," "a spring break vacation fund," and the like. It is understood that keys on terminal 100 or peripheral 100 have

31 representations appropriate to the social event.

Electronic contributions or gifts management terminal 100 or peripheral 100 immediately stores the associated and designated information for eventual off-loading thereof. Off-loading is to fund-raiser's or gift recipient's terminal 120 or peripheral 120, a card account processor 1031, a funds processing network, a personal computer, the Internet, or combination

1 thereof. The contributor's or gift giver's associated card information, contribution or gift amount and designation is then routed to a particular account. An account can be a separate account within a fund-raising organization group of accounts, a host database of accounts located at a remote location, an account of a particular fund-raising organization within a group of fund-raising organization accounts, or combination thereof. In a variant, all of the

6 designated contribution or gift monetary amounts are funneled to a single account. As an added safety measure terminals 100 or peripherals 100 are initialized for use from a remote computer. Initialization includes transferring data sets activating the software on terminal 100 or peripheral 100, data sets instructing the terminal 100 or peripheral 100 to correlate a group of contributions or gifts with data sets representative of a particular recipient of the group of

11 contributions, and the like.

Provision can be made for a prompt on display 840 that prompts a contributor or gift giver to enter his card information. A contributor or gift giver enters his card information which is read by a reader 307. Another prompt on display 840 prompts the contributor or gift giver to select a particular cause to which he wishes make a contribution or gift. For example,

16 the contributor or gift giver selects key 911 representing a "Save the Apes fund or account." The contributor or gift giver is prompted to enter a numerical contribution or gift amount. For example, the contributor or gift giver selects $50. The contributor's or gift giver's selection of a numerical contribution or gift amount, e.g. $50, and selection of, e.g. "The Save the Apes Fund," are associated or correlated with the contributor's or gift giver's card information from

21 his respective information bearing card, and stored in the electronic contributions or gifts management terminal 100 or peripheral 100 data storage. A plurality of contributors or gift givers make their subsequent selections. The associated information, e.g. card information from each respective contributor or gift giver, contribution or gift information from each respective contributor or gift giver, and designation of cause, fund, or account, are then stored

26 in data storage for eventual off-loading from electronic contributions or gifts management terminal 100 or peripheral 100. Off-loading can be to a fund-raiser's or gift recipient's terminal or peripheral 120, a card account processor 1031, a fund-processing data base, a bank, or combination thereof, for further processing. It will be appreciated further post contribution or gift processing can include preparation of a record substantiating the contribution or gift that

31 is then forwarded to the contributor or gift giver for tax purposes and the like.

The keys 911, 912, and 913 can represent organizations such as the American Red Cross, American Cancer Society, American Diabetes Society, or other fund-raising organizations or gift recipients. As will be appreciated contributions and gifts can be gathered at funeral homes, wedding receptions, hospitals, charitable balls, concerts, and the like, for these various causes.

1   FIG. 11 illustrates a face of a electronic contributions or gifts management terminal 100 or peripheral 100 used for simplifying and inducing the giving of political contributions and gifts by contributor or gift givers. The face is used on a electronic contributions or gifts management terminal 100 or peripheral 100 and used in method the of simplifying and inducing the giving of political contributions and gifts by contributor or gift givers vying for

6 political office, receiving and immediately recording thereof upon receipt. The method comprises the steps disclosed herein comprising providing the contributor or gift givers or gift givers making monetary contributions and gifts with a portable (optionally hand-held) electronic contributions or gifts management terminal 100 or peripheral 100 for making of record information of the contribution or gift transaction, e.g. cardholder information and

11 numerical contribution or gift amount information. The electronic contributions or gifts management terminal 100 or peripheral 100 has its own source of electric power 1437 and a plurality of entry keys manually operable for entering the amount of the contribution or gift to be given. The terminal also has a reader 307 on the electronic contribution or gifts or gifts management terminal 100 or peripheral 100 for reading an information bearing card having

16 indicia thereon identifying the contributor or gift giver giving the monetary contribution or gift and an optional display 840. Display 840 displays the amount entered by manual operation of entry keys. Electronic contributions or gifts management terminal 100 or peripheral 100 has means for immediately recording the amount of the contribution or gift including means for immediately storing the amount correlated to the indicia read on an information bearing card

21 of the corresponding contributor or gift giver. The correlated amount and indicia read by said reader are for eventual off-loading thereof. Electronic contributions or gifts management terminal 100 or peripheral 100 has means for associating the amount correlated to the indicia read on the record of the corresponding contributor or gift giver with information representative of a particular candidate for political office. These means include, by way of

26 example, software routines that make the association.

     By way of further example, electronic contributions or gifts management terminal 100 or peripheral 100 has a key associated with indicia representative of a particular candidate for political office, e.g. Ronald Regan or Dan Quayle, a particular political office, e.g. President, Mayor, Senator, Representative, Judge, political party committeeman, or combination thereof.

31 By way of example, a contributor or gift giver designates which candidate, party, and/or political office he wishes his contribution or gift to go to. The contributor's or gift giver's card information and contribution or gift amount is associated with his designation. The contributor's or gift giver's associated card information, contribution or gift amount and designation is then routed to a particular account. Provision can be made for a prompt on a

1 display 840 which prompts a contributor or gift giver to enter his card information. A contributor or gift giver enters his card information which is read by the card reader 307. Another visual prompt on the display 840 prompts the contributor or gift giver to select a particular candidate to which he wishes make a contribution or gift for. By way of example, the contributor or gift giver selects key 914 representing a candidate for President. Other keys

6 include a key representing a Senator or Senate seat 915, and a key for Mayor 916. Keys can include designations for national, state, and local political offices, candidates, politicians, officeholders, office seekers, legislators, congressmen, and/or politicos. The contributor or gift giver is prompted to enter a numerical contribution or gift amount. Assume the contributor or gift giver selects $50. The contributor's or gift giver's selection of a numerical

11 contribution or gift amount, e.g. $50, and selection of, e.g. President, are associated with the contributor's or gift giver's card information from his respective information bearing card, and stored in electronic contributions or gifts management terminal 100 or peripheral 100 data storage. A plurality of contributor or gift givers or gift givers make their subsequent selections sequentially. The associated information, e.g. card information, contribution or gift information

16 and designation of candidate or political office, are then stored in data storage for eventual off-loading thereof. Off-loading can be to fund-raiser's or gift recipient's terminal or peripheral 120, a card account processor 1031, a fund-processing data base, a bank, or combination thereof, for further processing. The process is repeated for a plurality of successive contributors or gift givers.

21 FIG. 12 illustrates a face of a electronic contributions or gifts management terminal 100 or peripheral 100 used for simplifying and inducing the giving of contributions and gifts by contributors or gift givers to causes within a religious organization, e.g. First collection, Second Collection, and Cardinal's Appeal. This face is used with a electronic contributions or gifts management terminal 100 or peripheral 100 and used in the method of simplifying and

26 inducing the giving of contributions and gifts, receiving and immediately recording thereof upon receipt. The method comprises the steps disclosed herein comprising providing the contributor or gift givers or gift givers making monetary contributions and gifts with a portable hand-held electronic contributions or gifts management terminal 100 or peripheral 100 for making of record data of the contribution or gift transaction, e.g. cardholder card information

31 and numerical contribution or gift amount information. The electronic contributions or gifts management terminal 100 or peripheral 100 has its own source of electric power 1437 and a plurality of entry keys manually operable for entering the amount of the contribution or gift to be given in one embodiment. The electronic contributions or gifts management terminal 100 or peripheral 100 as illustrated in FIG. 10-12 is a type of terminal accepting transactions by way

1   of information bearing cards. Preferably, electronic contributions or gifts management terminal
     100 or peripheral 100 is a portable hand-held terminal. This terminal or peripheral also has a
     reader 307 on the electronic contributions or gifts management terminal 100 or peripheral 100
     for reading an information bearing card having indicia thereon identifying the contributor or
     gift giver making the monetary contribution or gift and an optional display 840. Display 840

6   displays the amount entered by manual operation of entry keys. Electronic contributions or
     gifts management terminal 100 or peripheral 100 has means for recording the amount of the
     contribution or gift including means for storing the amount correlated to the indicia read on
     an information bearing card of the corresponding contributor or gift giver. The correlated
     amount and indicia read by said reader are for eventual off-loading thereof. Electronic

11   contributions or gifts management terminal 100 or peripheral 100 has means for associating the
     amount correlated to the indicia read on the record of the corresponding contributor or gift
     giver with information representative of a particular cause, account within a religious
     organization, or combination thereof. It is also possible to make an association or correlation
     with a respective contributor's or gift giver's information bearing card information, respective

16   contributor's or gift giver's numerical contribution or gift information, and a particular cause
     within a religious organization.

         Provision can be made wherein a religious organization designates to which collection,
     or cause, a sub-group of contribution or gift transactions within a group of contribution or gift
     transactions made during a session. Electronic contributions or gifts management terminal

21   100 or peripheral 100 provides for the designation or grouping of a sub-group of contributions
     or gifts for a particular collection, cause, or recipient of a contribution or gift. Electronic
     contributions or gifts management terminal 100 or peripheral 100 has a key, or code that is
     entered by, associated with indicia representative of a particular collection. Where a code
     representative of a particular collection is used, the code is associated or correlated with a

26   group of respective contributions or gifts. The code is entered by an individual prior to a
     particular portion of a contribution or gift session. In a variant the code is correlated to a
     chronological time period during a portion of the contribution or gift session, and as such the
     terminal or peripheral 100 enters different modes of operation for the Association of a particular
     group of contributions or gifts with a particular recipient of the gift or contribution.

31   A key 911 represents designation of a contribution or gift to the "First Collection" fund
     or account, a key 912 represents a key the designates a contribution or gift to a "Second
     Collection" fund or account, and key 913 represents a key that designates a contribution or gift
     to a "Cardinal's Appeal" fund or account. A contributor or gift giver designates which fund
     he wishes his contribution or gift to go to, e.g. by pressing the key 912, key 913 or, key 911. The

40

1 contributor's or gift giver's card information and contribution or gift amount is associated with his designation. Electronic contributions or gifts management terminal 100 or peripheral 100 immediately records and stores the associated and designated information in data storage for eventual off-loading thereof. Off-loading is to fund-raiser's or gift recipient's terminal or peripheral 120, a card account processor 1031, a funds processing network, or combination

6 thereof. The contributor's or gift giver's associated card information, contribution or gift amount and designation is then routed to a particular account. Such an account can be a separate account within a religious organization, an account of a cause within a group of religious organization accounts, a particular recipient of a gift, or combination thereof.

Furthermore, a prompt on a display 840 prompts successive contributors or gift givers

11 to enter card information. A contributor or gift giver enters his card information which is read by reader 307. Another prompt on display 840 prompts the contributor or gift giver to select a particular cause to which he wishes make a contribution or gift for. Assume the contributor or gift giver selects the key 911 representing the "First Collection." Collections include, by way of example, a capital improvement fund collection, a school fund collection, a Cardinal's appeal

16 collection, a collection for the missions overseas, or combination thereof. The contributor or gift giver is prompted to enter a numerical contribution or gift amount. Assume the contributor or gift giver selects $50. The contributor's or gift giver's selection of a numerical contribution or gift amount, e.g. $50, and selection of a cause are associated with the contributor's or gift giver's card information from his respective information bearing card, and immediately

21 recorded, and stored in electronic contributions or gifts management terminal 100 or peripheral 100 data storage. A plurality of contributor or gift givers or gift givers make their subsequent selections which are also immediately recorded. The associated information, e.g. card information from each respective contributor or gift giver, contribution or gift information from each respective contributor or gift giver, and designation of cause, fund, or account, are then

26 stored in data storage for eventual off-loading from electronic contributions or gifts management terminal 100 or peripheral 100. Off-loading is to fund-raiser's or gift recipient's terminal or peripheral 120, a card account processor 1031, a fund-processing data base, a bank, or combination thereof, for further processing. As will be appreciated further processing can include preparation of a record substantiating the contribution or gift that is then forwarded

31 to the contributor or gift giver for tax purposes and the like.

FIG. 13 illustrates a method of obtaining contributions and gifts. The method simplifies the way a contribution or gift is given and induces the giving of a contribution or gift. A portable hand held electronic contributions or gifts management terminal 100 or peripheral 100 is provided for receiving and immediately recording a contribution or gift given. The

1 contribution or gift is made by use of card information from an information bearing card 145/150. As described above, information bearing card 145/150 is a credit card 145, debit card 150, or combination thereof.

A first contributor or gift giver 1 is handed a portable electronic contributions or gifts management terminal 100 or peripheral 100 for making of record data sets of a contribution or

6 gift. The contribution or gift is made the contributor or gift giver using an information bearing card such as a credit card 145, debit card 150, or combination thereof. Preferably electronic contributions or gifts management terminal 100 or peripheral 100 has its own source of electric power 1437 and a plurality of optional keys (as described above) manually operable for entering the amount of the monetary contribution or gift to be given, designate a cause, etc.

11 In a preferred embodiment, electronic contributions or gifts management terminal 100 or peripheral 100 has a case dimensioned for being held in the palm of contributor or gift giver 1's hand 1R. The electronic contributions or gifts management terminal 100 or peripheral 100 has a reader 307 disposed on electronic contributions or gifts management terminal 100 or peripheral 100 for reading a card record medium, e.g. an information bearing card. The card

16 record medium has indicia identifying a contributor or gift giver 1 making a given monetary contribution or gift. The terminal has means for making a visual display 840 of the amount entered by manual operation of entry keys. Electronic contributions or gifts management terminal 100 or peripheral 100 also has means for recording the amount of the contribution or gift, e.g. data storage 302, including means for storing the amount of the contribution or gift

21 correlated to the indicia read on the record medium, e.g. information bearing card, of the corresponding contributor or gift giver 1. The correlated amount and indicia read by reader 307 are for eventual off-loading from the electronic contributions or gifts management terminal 100 or peripheral 100. A plurality of terminals 100 or peripherals 100 are circulated, or dispersed among a group of prospective contributors. Contributor or gift giver 1 is handed a

26 electronic contributions or gifts management terminal 100 or peripheral 100 of the plurality of terminals 100, peripherals 100, or combination thereof. By way of example, contributor or gift giver 1 is provided electronic contributions or gifts management terminal 100 or peripheral 100 by a card account processor, a bank, a fund-raising organization, a manufacturer, third party account processor, or a combination thereof. The contributor or gift giver 1 holds the electronic

31 contributions or gifts management terminal 100 or peripheral 100 in hand 1R. Contributor or gift giver 1 enters is card information by way of card reader 307 disposed on electronic contributions or gifts management terminal 100 or peripheral 100. The contributor or gift giver 1 takes his information bearing card, e.g. a credit card 145, debit card 150 or combination thereof, with his fingers on hand 1L, and passes it through card reader 307 disposed on

1 electronic contributions or gifts management terminal 100 or peripheral 100. The reader 307 reads information on contributor or gift giver 1's information bearing card and stores it in a data storage. Contributor or gift giver 1 then uses his fingers on hand 1L and enters a contribution or gift amount, a designation for a particular cause the contribution or gift is for, or combination thereof. The contributor or gift giver 1 can press a single key disposed on

6 electronic contributions or gifts management terminal 100 or peripheral 100, e.g. a $5 key, to enter a contribution or gift monetary amount. The contributor or gift giver 1 can press a combination of keys on a keyboard disposed on the electronic contributions or gifts management terminal 100 or peripheral 100 to designate a contribution or gift amount, e.g. $35.71. Contributor or gift giver 1's contribution or gift amount and respective card

11 information are immediately correlated, and immediately stored in a data storage on electronic contributions or gifts management terminal 100 or peripheral 100. Contributor or gift giver 1 can enter card information with a single information bearing card or with multiple information bearing cards.

Contributor or gift giver 1 then passes the electronic contributions or gifts management

16 terminal 100 or peripheral 100, as indicated by phantom line 11, to second contributor or gift giver 2. The second contributor or gift giver 2 receives electronic contributions or gifts management terminal 100 or peripheral 100 from contributor or gift giver 1 in his hand 2R. Contributor or gift giver 2 enters his respective card information by way of card reader 307 disposed on the electronic contributions or gifts management terminal 100 or peripheral 100.

21

The contributor or gift giver 2 takes his information bearing card, e.g. a credit card 145, debit card 150 or combination thereof, with his hand 2L, and passes it through card reader 307 disposed on electronic contributions or gifts management terminal 100 or peripheral 100. The card reader 307 reads information on contributor or gift giver 2's respective information

26 bearing card, immediately records the information, and stores it in a data storage. Contributor or gift giver 2 then uses his hand 2L and enters a contribution or gift amount, a designation for a particular cause the contribution or gift is for, or combination thereof. The contributor or gift giver 2 can press a single key disposed on electronic contributions or gifts management terminal 100 or peripheral 100, e.g. a $10 key, to enter a contribution or gift amount (FIGS. 10,

31 11). Optionally, contributor or gift giver 2 can press a combination of keys on a keyboard disposed on electronic contributions or gifts management terminal 100 or peripheral 100 to designate a contribution or gift amount, e.g. $77.73. Contributor or gift giver 2's contribution or gift amount and respective card information are correlated, immediately recorded, and stored in a data storage on electronic contributions or gifts management terminal 100 or

1 peripheral 100.

The process is repeated for each respective subsequent contributor or gift giver. For example, contributor or gift giver 2 passes electronic contributions or gifts management terminal 100 or peripheral 100, as indicated by phantom line 1N, to contributor or gift giver N. Contributor or gift giver N receives electronic contributions or gifts management terminal 100

6 or peripheral 100 from contributor or gift giver 2 in his hand NR. Contributor or gift giver N enters his respective card information by way of card reader 307 disposed on electronic contributions or gifts management terminal 100 or peripheral 100. Contributor or gift giver N takes his respective information bearing card, e.g. a credit card 145, debit card 150 or combination thereof, with his fingers on hand NL, and passes it through card reader 307

11 disposed on electronic contributions or gifts management terminal 100 or peripheral 100. The reader 307 reads information on contributor or gift giver N's respective information bearing card, immediately records the information, and stores it in a data storage. Contributor or gift giver N then uses his hand NL and enters a contribution or gift amount, a designation for a particular cause the contribution or gift is for, or combination thereof. The contributor or gift

16 giver N may press a single key disposed on electronic contributions or gifts management terminal 100 or peripheral 100, e.g. a $50 key, to enter a contribution or gift amount. Optionally, contributor or gift giver N may press a combination of keys on a keyboard disposed on electronic contributions or gifts management terminal 100 or peripheral 100 to designate a contribution or gift amount, e.g. $99.73. Contributor or gift giver N's contribution

21 or gift amount and respective card information are correlated, immediately recorded, and stored in a data storage on electronic contributions or gifts management terminal 100 or peripheral 100.

For example, several hundred contribution or gift transactions ("L" contribution or gift transactions) can be made sequentially in the manner on a first electronic contributions or gifts

26 management terminal 100 or peripheral 100_1. A plurality of terminals 100, e.g. electronic contributions or gifts management terminal 100 or peripheral 100_1 ....through electronic contributions or gifts management terminal 100 or peripheral 100_z are circulated or dispersed among a group of prospective contributors or gift givers. Each respective electronic contributions or gifts management terminal 100 or peripheral 100 can collect "L" contributions

31 or gifts. The result is that "L" contributions or gifts times "Z," the number of electronic contributions and gifts management terminals 100 and/or peripherals 100, gives (Q) total contributions or gifts received. $L \cdot Z = Q$. In one variant of the invention, it will be understood that (Q), e.g. tens of hundreds of contributions or gifts, have been received before interposing a request for verification or authorization, authorization step, verification step, or a

1   combination thereof, between two respective contributions or gifts within the group of

    contributions or gifts (Q) during a contribution or gift session.

    In the scenario where contributor or gift giver 1 has contributed contributor or gift giver

    1's respective contribution or gift amount of $5.00, and his respective card information with

    immediate recordation thereof; where contributor or gift giver 2 has contributed his respective

6   contribution or gift amount of $10.00 and his respective card information with immediate

    recordation thereof; and, where contributor or gift giver 3 has contributed his respective

    contribution or gift amount of $50.00 and his respective contribution or gift amount with

    immediate recordation thereof; and, contributor or gift giver N has contributed his respective

    contribution or gift amount of $100.00 and his respective card information with immediate

11 recordation thereof, data storage in electronic contributions or gifts management terminal 100

    or peripheral 100 stores the following: Contributor or gift giver 1's card information $5.00;

    Contributor or gift giver 2's card information $10.00; Contributor or gift giver 3's card

    information $50.00; and, Contributor or gift giver N's card informations $100.00.

    Subsequently, electronic contributions or gifts management terminal 100 or peripheral

16 100 transmits, communicates or off-loads: Contributor or gift giver 1's card information and

    associated $5.00; Contributor or gift giver 2's card information and associated $10.00;

    Contributor or gift giver 3's card information and associated $50.00; and, Contributor or gift

    giver N's card information and associated $100.00 to fund-raiser's or gift recipient's terminal

    or peripheral 120 via docking station 1999. That is a communication link is established between

21 electronic contributions or gifts management terminal 100 or peripheral 100 and remote

    terminal 120 for the transmission or communication of the information above. Terminal 120

    receives, and immediately stores the information: Contributor or gift giver 1's card information

    and associated $5.00; Contributor or gift giver 2's card information and associated $10.00;

    Contributor or gift giver 3's card information and associated $50.00; and, Contributor or gift

26 giver N's card information and associated $100.00. Terminal 120 then communicates and/or

    transmits the information, including optional correlated information identifying a fund-raising

    organization, an account of a fund raising organization, or combination thereof, via

    communication link 1030, by way of example a telephone line, to card account processor 1031

    or a funds processing network. Optionally, an authorization is obtained at card account

31 processor 1031 for each contribution or gift transaction at terminal 120 or peripheral 120. By

    way of example, information designating each contribution or gift transaction as authorized

    or unauthorized may be added to each respective contribution or gift: Contributor or gift giver

    1's card information and associated $5.00 — unauthorized; Contributor or gift giver 2's card

    information and associated $10.00 — authorized; Contributor or gift giver 3's card information

1   and associated $50.00 — authorized; and,

Contributor or gift giver N's card information and associated $100.00 — authorized. The authorized contributions or gifts are then processed further. Processing includes debiting or charging, as appropriate, an account of a contributor or gift giver for the amount of the authorized contribution or gift. By way of example, Contributor or gift giver 2's account is

6   debited $10.00;

Contributor or gift giver 3's account has a charge added to it of $50.00; and, Contributor or gift giver N's account has a debit entered to it of $100.00.

An account of a fund-raising organization or gift recipient is augmented the amount of the authorized contributions and gifts. By way of example, fund-raiser's or gift recipient's

11 account 1033 would be augmented for the $10.00 received from contributor or gift giver 2, for the $50.00 received from contributor or gift giver 3, and for the $100.00 received from contributor or gift giver N.

Contributor or gift giver 1's contribution or gift was unauthorized. As an unauthorized contribution or gift it may be reported to the fund raising organization or recipient of the gift

16 or contribution. The fund raising organization or gift recipient may choose to follow up with Contributor or gift giver 1 to determine if the contributor or gift giver would like to make a subsequent contribution or gift. Optionally, contributor or gift giver 1's card information and respective contribution or gift amount of $5.00 may be discarded. It is understood that the unique nature of a contribution or gift in that it is a one way giving allows for authorization or

21 verification of authorization at a point in time remote and space from the time and location at which the contributions or gifts are made on the terminals 100 or peripherals 100. A one way giving allows for contributions and gifts to be immediately recorded on terminals 100 and peripherals 100 without verification of authorization. Contributors and gift givers are free to leave terminals 100 and peripherals 100 upon recordation of gifts or contributions thereon. The

26 gift recipient or fund-raising organization does not have a risk of loss for an exchanged tangible in the event a contribution or gift is not consummated.

Optionally, as each contributor or gift giver, e.g. 1,2,...N, enters his respective card information and respective contribution or gift amount on electronic contributions or gifts management terminal 100 or peripheral 100, the contributions or gifts are immediately and

31 successively recorded thereon, electronic contributions or gifts management terminal 100 or peripheral 100 transmits or communicates each respective card information and respective contribution or gift amount for each successive contributor or gift giver to terminal 120, which is remote from electronic contributions or gifts management terminal 100 or peripheral 100. Terminal 120 then stores a back-up copy of data sets of each contribution or gift, e.g. respective

1 contributor or gift giver contribution or gift amount information and card information in a data
storage. Optionally, each respective contributor's or gift giver's card information and
numerical information of a monetary contribution or gift amount is temporarily stored in
terminal 120 in a group for eventual transmission thereof to a card account processor 1031 via
communication link 1030. Optionally, electronic contributions or gifts management terminal

6 100 or peripheral 100 transmits card information and contribution amount information after
a certain minimum threshold value has been reached. By way of example, electronic
contributions or gifts management terminal 100 or peripheral 100 transmits this information
after a threshold contribution or gift level of, for example, $500.00 or $1000.00 has been reached.
Optionally, every time a threshold amount has been reached a transmission via a

11 communication link to fund-raiser's or gift recipient's terminal or peripheral 120, card account
processor 1030, a bank, or combination thereof is made. As described previously, a
communication link can include a mobile telephone cellular link, a communication link
incorporating pager technology, a communication link to a satellite, and the like.

In yet a further embodiment, a group of contribution or gift transactions are forwarded

16 from electronic contributions or gifts management terminal 100 or peripheral 100 to terminal
120, terminal 120 makes a copy of the contributions or gifts and then automatically initiates
upon activation thereof of a downloading procedure to card account processor 1030, a bank,
a fund processing network, or combination thereof. It is appreciated that this back-up feature
will decrease the risk of loss of card information and contribution or gift amount information

21 in the event that electronic contributions or gifts management terminal 100 or peripheral 100
is accidentally damaged or malfunctions. By way of example, in the scenario where contributor
or gift giver 1 has entered his respective contribution or gift, electronic contributions or gifts
management terminal 100 or peripheral 100 transmits contributor or gift giver 1's respective
contribution or gift transaction to terminal 120 (which is remote from the vicinity of where

26 terminals 100 are used with group 4000 (FIG. 17) in this example) via a wireless communication
link 140. Terminal 100 or peripheral 100 optionally immediately records the contribution or
gift thereon. Terminal 120 immediately records and stores contributor or gift giver 1's
contribution or gift in a data storage for eventual transmission to card account processor 1031.
Electronic contributions or gifts management terminal 100 or peripheral 100 retains a record

31 of contributor or gift giver 1's contribution or gift. Terminal 120 retains a copy of contributor
or gift giver 1's contribution or gift. It is understood that having two copies of the contribution
or gift, e.g. one copy retained on terminal 100 and peripheral 100 and one copy on terminal 120
or peripheral 120, decreases the risk of loss the contribution or gift. This feature is especially
preferred where a multiplicity of successive contributions or gifts are made on the terminal 100

1 or peripheral 100. There is a significant decrease in the risk of loss of the multiplicity of contribution information where one or more record copies are made by the methods and devices described herein.

Optionally, the copy of contributors' or gift givers' data sets comprised of contributions or gifts immediately recorded in electronic contributions or gifts management terminal 100 or

6 peripheral 100's data storage are optionally compared to the copy of data sets comprised of contributions in terminal 120's data storage. Comparison is made to determine if there has been a corruption of data sets on either peripheral 100 or terminal 100, or on terminal 120 or peripheral 120. Contributor or gift giver 2 enters his contribution or gift. The data sets comprised of the contribution or gift are immediately recorded on terminal 100 or peripheral

11 100. Electronic contributions or gifts management terminal 100 or peripheral 100 transmits contributor or gift giver 2's respective data sets comprised of a contribution or gift to terminal 120 (which is remote in this example) via a wireless communication link 140. Terminal 120 immediately records and stores contributor or gift giver 2's data sets comprised of a contribution or gift in a data storage for eventual transmission to card account processor 1031.

16 Electronic contributions or gifts management terminal 100 or peripheral 100 retains a record of contributor or gift giver 2's data sets comprised of a contribution or gift. Terminal 120 retains a copy of contributor or gift giver 2's data sets comprised of the contribution or gift. Optionally, the copy of contributor or gift giver 1's data sets comprised of the contribution or gift in electronic contributions or gifts management terminal 100 or peripheral 100's data

21 storage is compared to the copy in terminal 120's data storage. Optionally, contributor or gift giver 1's and contributor or gift giver 2's contribution or gift data sets are grouped together for eventual transmission to card account processor 1031.

If the electronic contributions or gifts management terminal 100 or peripheral 100 is accidentally damaged as it makes its way to contributor or gift giver N so that it is no longer

26 operational and so that it has lost the contribution or gift data sets in data storage 302. It will be appreciated that since a "copy" of the contribution or gift data sets of contributor's or gift giver's 1 and 2 are retained in terminal 120, these contribution or gift data sets can still be submitted to card account processor 1031 for processing, whereas lack of this back up feature would have resulted in the loss of the contribution or gift data sets made by contributor's or

31 gift giver's 1 and 2. It will be understood that this feature will provide a great deal of security in the event there are thousands of dollars of contribution or gift data sets received by electronic contributions or gifts management terminal 100 or peripheral 100 and electronic contributions or gifts management terminal 100 or peripheral 100 is lost, damaged, or stolen. A method of reducing the risk associated with the damage to data storage of a portable

1 electronic contributions or gifts management terminal 100 or peripheral 100, the loss, or theft
   of electronic contributions or gifts management terminal 100 or peripheral 100, and the loss of
   data sets comprised of successive contributions and gifts immediately recorded on terminal 100
   or peripheral 100, is also provided. A contributor or gift giver 1 enters his contribution or gift
   data sets into portable a electronic contributions or gifts management terminal 100 or
6 peripheral 100 for immediate recordation thereof or optionally for immediate real time
   communication thereof to a remote terminal 120 or peripheral 120. A record of the contribution
   or gift transaction is retained in electronic contributions or gifts management terminal 100 or
   peripheral 100. A single contribution or gift transaction, or a preferably a plurality of
   successive made contributions or gifts, are transmitted or communicated to terminal 120 via
11 communication link 140, preferably a wireless communication link. Terminal 120 stores a
   "copy" of the single contribution or gift data sets, or a "copy" of a plurality of the successively
   made contribution or gift data sets in a data storage. Eventually, terminal 120 transmits a
   single contribution or gift data sets or a group of contribution or gift data sets to a card account
   processor 1031 for processing.

16   In another variant of peripheral 100, self-powered peripheral 100 consists essentially
   of card reader 307; optional program storage having routines for reading information from
   successive contributors' or gift givers' information bearing cards, and routines for immediately
   communicating the information read from successive contributors' or gift givers' record
   bearing cards to a remote terminal or peripheral, e.g. terminal 120 and peripheral 120, and
21 communication circuitry. In this variant, operation of peripheral 100 is as follows: a contributor
   or gift giver 1 enters a contribution data sets or data sets comprised of information identifying
   the contributor or gift giver on peripheral 100. The information is automatically read by reader
   307. Peripheral 100 immediately communicates contributor or gift giver 1 contribution data
   sets or data sets comprised of information identifying the contributor or gift giver to a remote
26 terminal 120 or peripheral 120. Terminal 120 or peripheral 120 immediately records the
   contribution data sets or data sets comprised of information identifying the contributor or gift
   giver thereon for eventual off-loading thereof. It is appreciated that a plurality of successive
   contribution data sets made by successive contributors are immediately communicated from
   peripheral 100 to remote terminal of peripheral 120 as they are made on peripheral 100. It is
31 further appreciated that the data sets are optionally encrypted for transmission from peripheral
   100 to peripheral 120, and that there is no risk of loss of data sets if peripheral 100 is damaged
   since immediate recordation of respective data sets is accomplished at remote peripheral 120
   or terminal 120.

       Optionally, the original single contribution or gift data set, or plurality of successively

1 made contribution or gift data sets, are transmitted to terminal 120 from electronic contributions or gifts management terminal 100 or peripheral 100 and no record copy of the transaction is retained in electronic contributions or gifts management terminal 100 or peripheral 100 data storage. It will be understood that the transmission of contribution or gift transaction data to remote terminal 120 from electronic contributions or gifts management

6 terminal 100 or peripheral 100, as electronic contributions or gifts management terminal 100 or peripheral 100 is being used in the field for gather contribution or gift transactions, allows for memory 302 to be cleared and freed up for additional contribution or gift transactions to be made on electronic contributions or gifts management terminal 100 or peripheral 100. This method allows for electronic contributions or gifts management terminal 100 or peripheral 100

11 to gather a multiplicity of contribution or gift data sets with limited memory and allows for a terminal to be manufactured with limited memory requirements. The peripheral 120 or terminal 120 also optionally transmits a data set to peripheral 100 to notify a contributor or gift giver that communication of data sets therebetween is being executed properly.

As illustrated in FIG. 20, a variant provides a method of safe-guarding and minimizing

16 the risk of loss of contribution or gift data sets from electronic contributions or gifts management terminal 100 or peripheral 100 via a software routine and associated hardware. Routine 6001 begins the method or routine. Routine 6000 stores sequential contribution or gift data sets on electronic contributions or gifts management terminal 100 or peripheral 100. A multiplicity of contribution or gift data sets are successive made on terminal 100 or peripheral

21 100. Routine 6002 determines if the number of sequential, cumulative contribution or gift data sets stored on electronic contributions or gifts management terminal 100 or peripheral 100 has reached a minimum or maximum threshold value, e.g. 50 contributions or gifts data sets, 100 contributions or gifts data sets, 200 contributions or gifts data sets, etc. In a variant routine 6002, determines if the dollar value of the sequential cumulative contributions or gifts has

26 reached a threshold value. If yes, electronic contributions or gifts management terminal 100 or peripheral 100 transmits information of the sequential, cumulative contributions or gifts to a remote terminal or peripheral, e.g. fund raiser's or gift recipient's terminal 120 or peripheral 120, or to another electronic contributions or gifts management terminal 100 or peripheral 100, for storage. It will be understood that identical or substantially identical records of contribution

31 or gift data sets are immediately recorded and stored in both electronic contributions or gifts management terminal 100 or peripheral 100 and the remote terminal. Routine 6006 determines if the contribution or gift session has ended. If yes, routine 6004 is executed to download the record of the contribution or gift data sets in electronic contributions or gifts management terminal 100 or peripheral 100 to a remote terminal. If no, routine 6001 is executed to continue

1 storing sequential contribution or gift data sets on electronic contributions or gifts management terminal 100 or peripheral 100. In a variant, the contribution or gift data sets downloaded after the termination of the contribution or gift session is compared to the record copy of the contribution or gift transaction data that was sequentially transmitted for storage to the remote terminal for accuracy.

6   FIG. 14 illustrates a variation of the method of receiving a contribution or gift of FIG. 13. The method simplifies the way a contribution or gift is given and induces the giving of a contribution or gift. Electronic contributions or gifts management terminal 100 or peripheral 100 is provided for receiving and immediately recording the contribution or gift. The contribution consists of card information from an information bearing card 145/150. As

11 described above, information bearing card 145/150 is a credit card 145, debit card 150, or combination thereof.

    A contributor or gift giver N is provided for making of a monetary contribution or gift with a portable electronic contributions or gifts management terminal 100 or peripheral 100 for making of record data of a contribution or gift by an agent 4 of a fund-raising organization or

16 gift recipient or agent thereof. As used herein, the term agent refers to a volunteer, employee, principle or any individual acting on behalf of a fund-raising organization, a cause or a gift recipient. The contribution or gift is made by contributor or gift giver N by way of information bearing card 145/150. Preferably electronic contributions or gifts management terminal 100 or peripheral 100 has its own source of electric power 1437 and a plurality of optional entry

21 keys manually operable for entering the amount of the monetary contribution or gift to be given. In a preferred embodiment, electronic contributions or gifts management terminal 100 or peripheral 100 has a case dimensioned for being held in the palm of contributor or gift giver N's hand NR. Electronic contributions or gifts management terminal 100 or peripheral 100 has a reader 307 disposed on electronic contributions or gifts management terminal 100 or

26 peripheral 100 for reading a record medium, e.g. an information bearing card. The record medium has indicia thereon identifying a contributor or gift giver N making a given monetary contribution or gift. The terminal has optional means for making a visual display 840 of the amount entered by manual operation of entry keys. Electronic contributions or gifts management terminal 100 or peripheral 100 also has means for immediately recording the

31 amount of successive contributions or gifts, e.g. data storage 302, including means for storing the amount of the contribution or gift correlated to the indicia read on the record medium, e.g. information bearing card, of the corresponding contributor or gift giver N. The correlated amount and indicia read by reader 307 are for eventual off-loading from electronic contributions or gifts management terminal 100 or peripheral 100.

1   Contributor or gift giver N is provided electronic contributions or gifts management terminal 100 or peripheral 100 or agent 4 holds the terminal in hand 5R. By way of further example, contributor or gift giver N holds electronic contributions or gifts management terminal 100 or peripheral 100 in hand NR. Contributor or gift giver N enters card information by way of card reader 307 disposed on electronic contributions or gifts management terminal

6   100 or peripheral 100 or agent 4 enters the contributor's or gift giver's card information. The contributor or gift giver N, or agent 4, takes contributor or gift giver N's information bearing card, e.g. a credit card 145, debit card 150, or combination thereof, with hand NL or the agent's hand, and passes it through card reader 307 disposed on electronic contributions or gifts management terminal 100 or peripheral 100. Reader 307 reads information on contributor or

11   gift giver N's information bearing card and stores it in a data storage. Contributor or gift giver N or agent 4 then uses his hand NL or the agent's hand and enters a contribution or gift amount, a designation for a particular cause the contribution or gift is for, or combination thereof. By way of further example, contributor or gift giver N or agent 4 may press a single key disposed on electronic contributions or gifts management terminal 100 or peripheral 100,

16   e.g. a $5 key, to enter a contribution or gift amount. Optionally, contributor or gift giver N or agent 4 may press a combination of keys on a keyboard disposed on electronic contributions or gifts management terminal 100 or peripheral 100 to designate a contribution or gift amount, e.g. $35.71. Contributor or gift giver N's contribution or gift amount and respective card information are correlated, and stored in a data storage on electronic contributions or gifts

21   management terminal 100 or peripheral 100. Contributor or gift giver N or agent 4 may enter card information with a single information bearing card or with multiple information bearing cards. The same procedure is effected for a plurality of contributors or gift givers.

FIG. 15 is a diagram of a method of substantiating a contribution or gift. The method also is used for substantiating a charitable contribution or gift deduction. The contribution or

26   gift is made by way of an information bearing card including self-authenticating, and self-authorizing record bearing cards. It is understood that the method described herein provides for ubiquitous contribution or gift making and substantiation. Ubiquitous contribution or gift making and substantiation involves the making of a contribution or gift anywhere, or anyplace there is a terminal 100 or peripheral 100 provided, and being provided a record that

31   consolidates the contributions or gifts made at different remote locations ubiquitously, and to disparate fund-raising organizations or gift recipients.

By way of example, contributor or gift giver α makes contributions to gift recipient or fund-raising organization β (contribution β), gift recipient or fund-raising organization θ (contribution θ), gift recipient or fund-raising organization γ (contribution γ), gift recipient or

1 fund-raising organization δ (contribution δ), and gift recipient or fund-raising organization

ε (contribution ε) respectively on terminals 100 or peripherals 100 and/or a personal computer

at a remote location, e.g. at home. Terminals 100, peripherals 100, or personal computers are

located at remote locations at different times. The contributions or gifts are immediately

entered and/or recorded on the terminals 100, peripherals 100, and/or personal computers.

6 The respective contributions or gifts are communicated from the respective terminals 100,

peripherals 100, or personal computers by way of a communication link(s) to a remote

contributions and gift management terminal, peripheral or computer 3397 (FIG. 23).

In one variant, routines on computer 3397 correlate data sets comprising address

information from data base 3390 with contributors' or gift givers' respective card record

11 information entered on terminals 100 or peripherals 100. Data base 3390 comprises address

information of a multiplicity of contributors or gift givers (FIG. 23). Of course, data base 3390

comprises a single or a plurality of databases. By way of example, card record information for

contributor or gift giver α are associated with data sets comprising contributor or gift giver α's

address information resident on database 3390 and the respective contributions or gifts made

16 by the contributor or gift giver.   An acknowledgment is prepared from the associated

information comprising the following information by way of printing means 3396: contributor

or gift giver α's address information, gift recipient or fund-raising organization β – contibution

β, gift recipient or fund-raising organization θ – contribution θ, gift recipient or fund-raising

organization γ – contribtuon γ, gift recipient or fund-raising organization δ – contribution δ,

21 and gift recipient or fund-raising organization ε – contribution ε.

It is understood that the acknowledgment, or ratification of a multiplicity of

contributions or gifts made by multiplicity of contributors or gifts at remote locations is greatly

streamlined using the modes of operation and methods described herein. Contributors or gift

makers are further induced to make contributions or gifts by way of information bearing cards

26 since they are optionally provided a single unitary acknowledgment of all contributions made

anywhere, any place to any gift recipient on terminals 100, peripherals 100 or personal

computers 100. In a variant of the present invention, a record bearing medium of a respective

contributor or gift giver comprises the contributors' or gift givers' address information in

storage. In this variant, remote terminals 100, peripherals 100, or personal computers

31 communicate the following information to computer 3397: contributor or gift giver α's address

information – gift recipient or fund-raising organization β – contibution β; contributor or gift

giver α's address information – gift recipient or fund-raising organization θ – contribution θ;

contributor or gift giver α's address information – gift recipient or fund-raising organization

γ – contribtuon γ; contributor or gift giver α's address information – gift recipient or fund-

1   raising organization δ – contribution δ; contributor or gift giver α's address information – gift recipient or fund-raising organization ε – contribution ε. The other method steps are then executed.

Routines on terminal or computer 3397 also optionally directly correlate a charitable contribution deduction status to the respective contribution or gift or portion thereof:

6   Contribution or gift β – 100% of contribution or gift tax deductible; Contribution or gift θ – 50% of the contribution or gift tax deductible; Contribtuon or gift γ – 0% of the contribution or gift tax deductible; Contribution or gift δ – 75% of the contribution or gift tax deductible; and, Contribution or gift ε – 100% of the contribution or gift tax deductible.

Correlation is accomplished by the use of routines on computer 3397 that include expert

11   system software. The contributions or gifts and their respective status are immediately recorded on computer or terminal 3397. An acknowledgment or status report is prepared and forwarded to contributor α. The acknowledgment or status report, electronic or hard copy comprises the following data: Contibution or gift β – 100% of contribution or gift tax deductible; Contribution or gift θ – 50% of the contribution or gift tax deductible; Contribution

16   or gift δ – 75% of the contribution or gift tax deductible; Contribution or gift ε – 100% of the contribution or gift tax deductible.

Total of contributions or gifts that are tax deductible: Contibution or gift β + Contribution or gift θ/2 + Contribution or gift 3/4 δ + Contribution or gift ε.

It is appreciated that a multiplicity of the respective contributions or gifts both for a

21   single contributor or gift giver and or a plurality of contributors' or gift givers' are processed in rapid succession with a minimization in time, a maximization of speed and throughput. It is further appreciated that the same method an system is applied to contributors or gift givers ζ, η, θ, ...ι,κ, λ, μ, ν, ...ξ, ο, π, ρ, σ, ς, τ, υ, φ, χ, ψ, and......ω. The method and system greatly simplifies the substantiation of the status of charitable contributions for a multiplicity

26   of contributors and gift givers by making contributions or gifts with the contributors and gift givers record bearing cards.

Routines on computer 3397 automatically optionally assemble contributor or gift giver α 's respective contributions from remote terminals 100, peripherals 100 or remote but networked personal computers having charitable contribution status data sets correlated

31   therewith upon entry or recordation of the respective contributions. That is, charitable contribution status data sets are correlated on remote terminals 100, peripherals 100, or personal computers to respective contributions or gifts. For example, the following correlations are made: Contibution or gift β – 100% of contribution or gift tax deductible; Contribution or gift θ – 50% of the contribution or gift tax deductible; Contribution or gift δ –

1 75% of the contribution or gift tax deductible; and, Contribution or gift ε — 100% of the contribution or gift tax deductible.

The correlated data is then forwarded to remote computer 3397, and the other modes of operation and methods described herein are also executed.   A contributor or gift giver making a monetary contribution or gift is provided with a portable electronic contributions or

6 gifts management terminal 100 or peripheral 100 for making of record information of the contribution or gift data set. The contribution or gift data sets comprising card information from a respective contributor's or gift giver's information bearing card, contribution or gift amount information, a designation of a particular cause for which the contribution or gift is made, contribution or gift routing information, a designation of the tax deductibility of a

11 particular contribution or gift transaction, or a combination thereof. In one embodiment, electronic contributions or gifts management terminal 100 or peripheral 100 has its own source of electric power and optionally a plurality of entry keys manually operable for entering the amount of the contribution or gift to be given, a designation of a particular cause for which the contribution or gift is to be made, or combination thereof. In an alternate embodiment,

16 electronic contributions or gifts management terminal 100 or peripheral 100 has the features described above. A reader 307 on electronic contributions or gifts management terminal 100 or peripheral 100 reads information from a respective contributor's or gift giver's information bearing card having indicia thereon identifying the contributor or gift giver giving the monetary contribution or gift. The same is done for a plurality of successively made or

21 consecutive contributions or gifts. Electronic contributions or gifts management terminal 100 or peripheral 100 has optional means for making a visual display of the amount entered by manual operation of entry keys, and the terminal having means for recording the amount of the contribution or gift including means for storing the amount correlated to the indicia read on the information bearing card of the corresponding contributor or gift giver, correlated to a

26 contributor's or gift giver's designation of a cause, or correlated to a combination thereof. The contribution or gift data is retrieved from electronic contributions or gifts management terminal 100 or peripheral 100, and downloaded to fund-raiser's or gift recipient's terminal 120 or peripheral 120, card account processor 1031, a bank 1043, a funds processing network, e.g. VISA Net, or a combination thereof. Terminals 100 or peripherals 100 are used by different

31 organizations and at different locations, e.g. a plurality of terminals 100 or peripherals are used by the American Red Cross, another plurality of terminals 100 or peripherals are used by the Roman Catholic Church, and yet another plurality of terminals or peripherals are used by the American Heart Association. A contributor or gift giver makes contributions or gifts on terminals 100 or peripherals 100 to each respective organization. Data of the contributions or

1 gifts made ubiquitously at the different organizations, e.g. where ever, there are terminals 100 or peripherals 100, and communicated to a remote location for processing thereof, including the provision of a single contribution or gift report.

   . Processing of the retrieved data of the contributions or gifts occurs as described above. Processing includes by way of example, electronically associating an address data set, e.g. a

6 postal address data set, electronic mail address data set, e.g. e-mail address data set, with a contributor or gift giver, and/or preparing a record of the contribution or gift. The record of the contribution or gift is forwarded to said contributor or gift giver. The record may be a hard copy print out of the contribution or gift forwarded to a mailing service 1037. The mailing service 1037 then forwards the record of the contribution or gift to the contributor or gift giver.

11

   By way of example, contributor or gift giver N makes a contribution and gift transaction as described above on electronic contributions or gifts management terminal 100 or peripheral 100. Electronic contributions or gifts management terminal 100 or peripheral 100 downloads or off-loads the contribution or gift transaction data to terminal 120 via docking station 1999

16 and communication link 140, card account processor 1031 via communication link 1030, a bank 1043 (FIG. 15a), a network, or combination thereof. The contribution or gift data is processed. Processing includes routing data sets representative of funds from and to appropriate accounts 1033, 1035, debiting and crediting respective accounts, and preparing records of these contributions or gifts. Processing can also include grouping contribution or gift data sets with

21 other contribution or gift data sets that qualify for a charitable contribution or gift deduction for a single cardholder that is a contributor or gift giver, or a plurality of cardholders that are contributor or gift givers. Processing also can include grouping contribution or gift data sets made by a single contributor or gift giver to a particular fund-raising organization or gift recipient, e.g. a church, the American Red Cross, or particular type of fund-raising

26 organization, a newly wed couple, a health related fund-raising organizations, arts related fund-raising organizations, etc. Processing can also include grouping contributions or gifts data sets.

   . By way of example, assume, contributor or gift giver$_1$ makes contribution or gifts 1 through 100 during a specified time period, e.g. one week, one month, one year, one taxable

31 time period. Contributions or gifts 1 through 100 are grouped into authorized and unauthorized. Assume contributions or gifts 95 through 100 are unauthorized, and contributions or gifts 1 through 94 are authorized. Contributions or gifts 1 through 94 are grouped into contributions or gifts that qualify for a charitable contribution or gift deduction and those that do not qualify for a charitable contribution or gift deduction. Assume that

1 contributions or gifts 1 through 50 qualify for a charitable contribution or gift deduction and

that contributions or gifts 51 through 94 do not qualify for a charitable contribution or gift

deduction. Contributions or gifts 1 through 50 are then be forwarded to a contributor or gift

giver, e.g. by mailing a record of the contributions or gifts or electronically forwarding signals

representative of the contributions or gifts to a contributor or gift giver, tax processing body,

6 e.g. the IRS, a fund-raising organization, e.g. a church, or a combination thereof. It will be

understood that data sets comprised of contributions or gifts 1 to 100, data sets comprised of

an accounting report, or a combination thereof, are sent to a fund-raising organization or gift

recipient from a card account processor, settling bank, issuing bank, merchant bank, or a

combination thereof, via a communication link. The process is repeated for successive

11 contributors or gift givers, e.g. contributor or gift giver$_1$ through contributor or gift giver$_N$. It

will be understood that a large number of contributions or gifts are substantiated and accorded

the status of a charitable contribution or gift deduction, and a substantial amount of costs saved

which would have to expended for substantiating charitable contribution or gifts and gifts

made by card holders to fund-raising organizations or other gift recipients by employing

16 electronic contributions or gifts management terminal 100 or peripheral 100 and methods of

ubiquitous contribution and gift making and substantiation referred to herein.

A record of a contribution or gift data sets or a group of data sets is routed to a mailing

service 1037, e.g. the U. S. Post Office, a private mail courier, or the like. The mailing service

1037 delivers the record of the contribution or gift to a mailing address of contributor or gift

21 giver 1039. The record of the contribution or gift is used by the contributor or gift giver to

substantiate the contribution or gift made to the fund-raising organization or gift recipient.

Substantiation may be made to a national, state, or local taxing body, e.g. the Internal Revenue

Service. It will be understood that the costs associated with and the speed of providing

substantiation for charitable contribution or gift deductions, and the like, for a plurality of

26 cardholders who are contributor or gift givers or gift givers will be reduced by utilization of the

above method.

In an alternate method, the method comprises the step of forwarding a record of the

contribution or gift to contributor or gift giver N by electronically mailing, e.g. e-mailing, a

record of the contribution or gift to contributor or gift giver N using a communication link, e.g.

31 phone lines. By way of example, a periodic statement regarding contributions and gifts is sent

to a contributor or gift giver via a network of computers, e.g. Prodigy, America On line, and

the like, to a contributor's or gift giver's home computer terminal via a communication link,

e.g. a telephone hook up.

The record of the contribution or gift is forwarded by a bank 1043, a card account

1 processor 1031, by way of example, Card establishment Services of Melville, New York, or VISA Merchant Bank Services of San Mateo California, MasterCard, a fund-raising organization, an issuing bank, a processing bank, a merchant bank, recipient of a contribution or gift, or combination thereof to contributor or gift giver N. It is understood that a plurality of ubiquitously made contributions or gifts made by a plurality of different contributors or gift

6 givers is processed, acknowledged at a great speed and in a minimal amount of time.

In yet another embodiment of the method, a record of the contribution or gift, or a plurality of contributions or gifts made by a contributor or gift giver, are electronically forwarded, mailed, or combination thereof, to a governmental tax processing body, e.g. the Internal Revenue Service. It will be appreciated that the method disclosed herein has a number

11 of benefits, including the reduction of the work and resources associated with preparing tax returns and claiming charitable contribution or gift deductions, reducing the amount of fraud associated with claiming charitable contribution or gift deductions, reducing the amount of work a governmental tax processing authority has to do when processing charitable contribution or gift deductions.

16 The method provided above can also include the step of associating with charitable contribution or gift data with a tax identification number of a contributor or gift giver, e.g. a social security number of a contributor or gift giver and the like, a tax return for a contributor or gift giver, or a combination thereof. It will be appreciated that the association of the tax identification number associated with a contributor or gift giver, a tax return of a contributor

21 or gift giver, and a contribution or gift or plurality of contribution or gift for a contributor or gift giver, and the direct forwarding of the contribution or gift information to a tax processing governmental body will greatly simplify the processing of charitable contribution or gift deductions and the like.

The present invention further contemplates forwarding a record of contributions or gifts

26 to a fund-raising organization, a contributor or gift giver, or to a contributor or gift giver on behalf of a fund-raising organization from a card account processor 1031, a bank, or combination thereof. As will be appreciated utilization of this method provides the benefits of streamlining the process for fund-raising organizations involved with substantiating contributions and gifts made by contributors or gift givers. The method further optionally

31 includes the step of providing a contemporaneous, or subsequent, written acknowledgment or record of the contribution or gift by the fund-raising organization or gift recipient. The acknowledgment or record substantiating a contribution or gift optionally comprises the following information, or combination thereof:

(1) The amount of cash or equivalent card information and numerical contribution or gift

1   amount contributed;(2) Whether the fund-raising organization provided any goods or services i n consideration, in whole or in part, in exchange for the cash contributed; and, (3) A description and good faith estimate of the value of any goods or services referred to in (2) above of, if such goods or services consist solely of intangible religious benefits a statement to that effect.

6   The term intangible religious benefit refers to any intangible religious benefit which is provided by an organization organized exclusively for religious purposes and which generally is not sold in a commercial transaction outside the donative context. An acknowledgment is considered contemporaneous if the contributor or gift giver taxpayer obtains the acknowledgment on or before the earlier of (1) the date on which a taxpayer files a return for the taxable year in which

11 the contribution or gift is made, or the due date (including extensions) for filing such a return. By way of example, such substantiation is provided by portable hand-held electronic contributions or gifts management terminal 100 or peripheral 100, fund-raising terminal 120, a printer, a portable hand-held electronic contributions or gifts management terminal 100 or peripheral 100, wherein portable hand- held electronic contributions or gifts management

16 terminal 100 or peripheral 100 has its own source of electrical power and an integral printer, a card account processor 1030, a bank, a fund-raising organization, or combination thereof. The acknowledgment is a periodic statement reflecting information bearing card account balances and the like, in one embodiment.

In yet another embodiment of the method, such substantiation is optionally provided

21 by a standard information bearing card 145/150, electronic contributions or gifts management terminal 100 or peripheral 100, a printer, a card account processor 1030, a bank, a fund-raising organization, or combination thereof. Preferably, the acknowledgment is provided remote of the entry of contributions or gifts on terminal 100 or peripheral 100.

The method also includes the optional step of a fund-raising organization or a card

26 account processor 1031 providing direct substantiation of a contribution or gift to a tax processing governmental body, e.g. the Internal Revenue Service, on a hard copy of a tax return or electronically by transmitting data sets comprised of the contribution(s) or gift(s) correlated to data sets comprised of the charitable deductibility status of the contribution(s) or gift(s). The substantiation and record thereof, includes, by way of example, (1) Theamount

31 of cash, card information and numerical contribution or gift amount contributed by a respective contributor or gift giver, or a group of contributor or gift givers; (2)Whether the fund-raising organization or gift recipient provided any goods or services in consideration, in whole or in part, in exchange for the cash contributed; and,(3) A description and good faith estimate of the value of any goods or services referred to in (2) above of, if such goods or services consist

1   solely of intangible religious benefits a statement to that effect.

Electronic contributions or gifts management terminal 100 or peripheral 100, terminal
120, card account processor 1030, a bank, a fund-raising organization, or combination thereof,
optionally associate to a contribution or gift, e.g. including card information and numerical
contribution or gift amount information for a single contributor or gift giver or a plurality of

6   contributor or gift givers or gift givers, a designation regarding the tax deductibility status of
the contribution or gift transaction. By way of example, the status may include whether or not
the contribution or gift is or is not tax deductible, or whether the organization to which the
contribution or gift is made falls under a certain category of taxable organization, or
combination thereof.

11   As illustrated in FIGS 14-15a, the cover or case of a electronic contributions or gifts
management terminal 100 or peripheral 100 is optionally constructed so as to fit easily in the
palm of hand of a contributor or gift giver. Preferably, the case is of a size and shape to aid in
the transfer of the terminal from one contributor or gift giver to another contributor or gift
giver. The case is optionally molded to include on the sides thereof corrugations or

16   indentations for the fingers and palm of a contributor or gift giver. Alternately, electronic
contributions or gifts management terminal 100 or peripheral 100 can include a handle that is
fixed to the electronic contributions or gifts management terminal 100 or peripheral 100 or is
rotatably fixed to electronic contributions or gifts management terminal 100 or peripheral 100
to assist in passing or transfer of the terminal or peripheral from one contributor or gift giver

21   to another contributor or gift giver.

FIG. 15 illustrates a method of dispersing; spreading; dispensing; dispersing,
disseminating; diffusing; advancing; or combination thereof, of a multiplicity of self-powered
terminals 100 and/or peripherals 100 for making a multiplicity of contributions or gifts,
amidst; between; in the midst of; in dispersion through; and/or amid an assemblage;

26   gathering; crowd; or throng of prospective contributors or gift givers. Contributor or gift giver
1 enters a contribution or gift on electronic contributions or gifts management terminal 100 or
peripheral 100 dispersed into a crowd of prospective contributors or gift givers.

Contributor or gift giver 1 transfers the first electronic contributions or gifts
management terminal 100 or peripheral 100 sequentially to subsequent contributors or gift

31   givers, e.g. the next contributor or gift giver through contributor or gift giver 1000, e.g. the
1000th contributor or gift giver in this first group further dispersing the terminal amidst the
group of prospective contributors or gift givers. This first group of contributor or gift givers
or gift givers makes sequential contributions or gifts on a first electronic contributions or gifts
management terminal 100 or peripheral 100. Contributor or gift giver 2 transfers the second

60

1   electronic contributions or gifts management terminal 100 or peripheral 100 sequentially to
    subsequent contributors or gift givers, e.g. the next contributor or gift giver through contributor
    or gift giver 1200, e.g. the 1200th contributor or gift giver in this second group, thereby further
    difussing the terminal or peripheral amidst the group of prospective contributors or gift givers.
    The second group of contributors or gift givers makes sequential, consecutive contributions
6   or gifts on the second electronic contributions or gifts management terminal 100 or peripheral
    100.

        Contributor or gift giver 3 transfers the third electronic contributions or gifts
    management terminal 100 or peripheral 100 sequentially to subsequent contributor or gift
    givers or gift givers, e.g. the next contributor or gift giver through contributor or gift giver 1300,
11 e.g. the 1300th contributor or gift giver in this third group, distributing the terminal 100 or
    peripheral 100 among this group of contributors or gift givers. The third group of contributors
    or gift givers makes consecutive contributions or gifts on the third electronic contributions or
    gifts management terminal 100 or peripheral 100.

        The sequential contributions or gifts made by the three groups, respectively, on the first
16 electronic contributions or gifts management terminal 100 or peripheral 100, the second
    electronic contributions or gifts management terminal 100 or peripheral 100, and the third
    electronic contributions or gifts management terminal 100 or peripheral 100 are optionally
    uninterrupted by requests for authorization or verification of the respective contributions or
    gifts. The first electronic contributions or gifts management terminal 100 or peripheral 100,
21 second electronic contributions or gifts management terminal 100 or peripheral 100, and third
    electronic contributions or gifts management terminal 100 or peripheral 100 is brought back to
    docking station 1999 after the contribution or gift session, and the multiplicity of sequentially
    made contribution or gift information is down loaded or off-loaded from each respective
    electronic contributions or gifts management terminals 100 or peripherals 100 to terminal 120
26 via a communication link, to a card account processor 1031 via communication link 1030, or a
    combination thereof.

        FIG. 15 also illustrates communication links that are used in a system and methods of
    the invention. Communication links (analogous to links 140, 1030) are used to transmit a single
    or a group of contribution or gift information units, e.g. correlated cardholder and contribution
31 or gift amount information; correlated cardholder, contribution or gift amount, and tax
    deductibility status of a particular contribution or gift amount; correlated cardholder,
    contribution or gift amount, and cause information; an electronic record of contribution or gift
    transactions made at a single contribution or gift session or a group of contribution or gift
    sessions for a single contributor or gift giver or group of contributor or gift givers or gift givers;

1 charitable contribution or gift deduction substantiation paper records and electronic records; electronic records for substantiating contribution or gift transactions made at a single contribution or gift session or a group of contribution or gift sessions for a single contributor or gift giver or group of contributors or gift givers; or combination thereof. These information units are transmitted to a merchant bank 4701; an issuing bank 4702; home computers 1'

6 through Z' of respective contributors or gift givers; homes or mailing addresses 1' to Z' of respective contributors or gift givers (where Z' is an integer); mailing service 1037; the Internal Revenue Service 4703 (or other taxing processing entity) or a combination thereof.

For example, card account processor 1031 transmits information representative of the information units, electronic records, other information referred to above, or a combination

11 thereof, to merchant bank 4701 via communication link 4500, e.g. a telephone link or dedicated line, to issuing bank 4702 via communication link 4501, to a mailing service 1037 via communication link 4502. Issuing bank 4702 has a communication link 4504 with merchant bank 4701. Merchant bank 4701 has a communication link 4505 with the Internal Revenue service 4703. Merchant bank 4701 has a communication link 4506 with the networked home

16 computers of 1' through Z' of respective contributors or gift givers. Home computers of 1' through Z' of respective contributors or gift givers have a communication link 4507 with the tax processing body 4703. Issuing bank 4702 has a communication link 4510 with the Internal Revenue Service 4703. Issuing bank 4702 has a communication link 4508 with the networked home computers of 1' through Z' of respective contributors or gift givers. Merchant bank 4701,

21 issuing bank 4702, card account processor 1031, or a combination thereof, routes records of correlated contributions or gifts and charitable contribution or gift deduction substantiations and other paper or electronic records in a variant to mailing service via routes 5002, and 5001 respectively. Mailing service 1037 then distributes the records to each respective contributor's or gift giver's home 1' through Z' as indicated by the arrows in FIG. 15. Issuing bank 4702,

26 merchant bank 4701, or a combination thereof, also has a communication link 4519 to respective contributor or gift givers or gift givers homes 1' through Z'. Mailing service has communication link 4521 with IRS 4703. Links 4531, 4532, 4533 represent communication links with the respective contributor or gift givers or gift givers' homes and the IRS 4703. It will be understood that the various communication links illustrated are used in the methods and

31 systems described herein and facilitate, simplify, and lower transaction costs for the substantiation of charitable contribution or gift deductions given by a multiplicity of cardholder contributor or gift givers or gift givers on a multiplicity of terminals 100.

FIG. 15a illustrates the flow of correlated contribution or gift information made on electronic contributions or gifts management terminal 100 or peripheral 100 as described.

1 Electronic contributions or gifts management terminal 100 or peripheral 100 transmits a
   multiplicity of contribution or gift information to terminal 120 when electronic contributions
   or gifts management terminal 100 or peripheral 100 is communicative linked to docking station
   1999 via link 2N after a contribution or gift session with a plurality of contributor or gift givers
   or gift givers. Terminal 120 transmits the correlated information via link 1030 to a card account
6 processor 1031. Card account processor 1031 processes the information. Card account
   processor 1031 transmits the correlated and processed information to bank 1043 via
   communication link 4541. Bank 1043 transmits the correlated and processed information via
   link 4542 to fund-raising organization 1056. Fund-raising organization or gift recipient then
   transmits the correlated and processed information by route 4544 to a mailing address 1039 of
11 a respective contributor or gift giver.

        FIG. 16 illustrates a method of simplifying and inducing the giving of monetary
   contributions and gifts by contributor or gift givers or gift givers (Contributor or gift givers or
   gift givers, include individuals) as described above and illustrates a method or routing and
   system for routing contribution or gift transactions correlated with different fund-raising
16 organizations or different accounts of fund-raising organizations. The method includes
   receiving and immediately recording a multiplicity of contribution or gifts and gifts made by
   use of an information bearing card on electronic contribution or gifts or gifts management
   terminal 100 or peripheral 100.

        The method consists of providing; dispersing among; spreading amidst; circulating
21 among; or, interspersing amid the contributors or gift givers making monetary contribution
   or gifts a portable, hand-held electronic contributions or gifts management terminal 100 or
   peripheral 100 for making of record data of the contributions or gifts. In one embodiment,
   electronic contributions or gifts management terminal 100 or peripheral 100 has its own source
   of electric power and a plurality of entry keys manually operable for entering the amount of
26 the contribution or gift to be given. Electronic contributions or gifts management terminal 100
   or peripheral 100 has a face as described in FIGS 10-12. In another embodiment, electronic
   contributions or gifts management terminal 100 or peripheral 100 is an information bearing
   card terminal or peripheral. A card reader 307 is disposed on electronic contributions or gifts
   management terminal 100 or peripheral 100 for reading an information bearing card having
31 indicia thereon identifying the contributor or gift giver making the monetary contribution or
   gift. Electronic contributions or gifts management terminal 100 or peripheral 100 has optional
   means for making a visual display of the monetary contribution or gift amount entered by
   manual operation of entry keys. Electronic contributions or gifts management terminal 100 or
   peripheral 100 has means for recording the amount of the contribution or gift including means

1　for storing the amount correlated to the indicia read on the information bearing card of the corresponding contributor or gift giver. The correlated amount and indicia read by the card reader from the information bearing card are for eventual off-loading from electronic contributions or gifts management terminal 100 or peripheral 100 as described above. Off-loading, e.g. downloading, of the associated cause information, respective contribution or gift

6　amount information, and card information from a respective contributor or gift giver, is to a fund-raiser's or gift recipient's terminal or peripheral 120, fund processing network, e.g. VISA Net, a bank, or a combination thereof, via communication links 140, 1030, 1033, or combination thereof. The card account processor 1031, fund processing network, e.g. VISA Net, a bank, or combination thereof, route the associated card information, contributor or gift giver

11　information, and account designation to an account of a single fund-raising organization, to a plurality of accounts of a single fund-raising organization associated with the cause for which the contributor or gift giver designation was made, or a combination thereof.

　　　For example, key 921 represents a first cause 921, key 925 represents a second cause, and key 926 represents a third cause. A first contribution or gift is correlated with information

16　representative of first cause 921. A second contribution or gift is correlated with information representative of second cause 925. A third contribution or gift is correlated with information representative of third cause 926. The correlated information is transmitted to terminal 120 via link 140, then to card account processor 1031. In a variant correlated contributions or gifts are transmitted to card account processor 1031 via link 1033.

21　　　The method and system includes routing the respective contribution or gifts to causes 921, 925, 926 to each respective account of each respective cause. The information of the first correlated contribution or gift is routed to account 8921 via communication link 1042. The information of the second correlated contribution or gift is routed to account 8925 via communication link 1041. The information of the third correlated contribution or gift is routed

26　to account 8926 via communication link 1040.

　　　As will be understood contribution or gift information can be routed to a plurality accounts, that include by way of example, a plurality of accounts within a single fund-raising organization, accounts for a plurality of fund-raising organizations, accounts for a plurality of causes, gift recipient, or combination thereof. As mentioned above, the use of electronic

31　contributions or gifts management terminal 100 or peripheral 100 as it is passed from one contributor or gift giver to another contributor or gift giver; or dispersed, diffused, advanced, or spread among a group of prospective contributors or gift givers, will increase the risk of electronic contributions or gifts management terminal 100 or peripheral 100 being damaged by being accidentally dropped. Optionally, the electronic contributions or gifts management

1 terminal 100 or peripheral 100 also comprises a shock-absorbing material surrounding the case of electronic contributions or gifts management terminal 100 or peripheral 100 (not pictured). Shock absorbing material can be located around the exterior to electronic contributions or gifts management terminal 100 or peripheral 100 to shield electronic contributions or gifts management terminal 100 or peripheral 100 from damage in the event the terminal is

6 accidentally dropped. Shock absorbing material can also be used inside electronic contributions or gifts management terminal 100 or peripheral 100 to shield circuitry. Alternately the shell of electronic contributions or gifts management terminal 100 or peripheral 100 may be constructed of shock absorbing material. Shock absorbing material includes shock absorbing foams, plastics, rubbers, and other material capable of absorbing shock.

11   A method of streamlining the generation and assembly of a contributor or gift giver list is also provided. It is appreciated that an enlargement of a prospective or actual contributor or gift giver identity list is quickened with the system, terminal, peripheral, and mode of operation described herein. A plurality of contributor or gift givers, e.g. 1, 2,...N, enter card information, associated numerical contribution or gift amounts, or a combination thereof, into

16 electronic contributions or gifts management terminal 100 or peripheral 100 as described above. Electronic contributions or gifts management terminal 100 or peripheral 100 stores plurality of contributions or gifts as described above. The data sets stored on terminal 100 or peripheral 100 include, information such as the names of each respective contributor or gift giver, an account number for each respective contributor or gift giver, and a corresponding numerical

21 contribution or gift monetary amount for each respective contributor or gift giver. Optionally, the data sets comprising the names of the contributors or gift givers is segregated from numerical contribution amount data sets. The data sets comprising the names of the contributors or gift givers are then assembled and presented in a hard copy format.

      Optionally, the contribution or gift information is transmitted to a card account

26 processor, a funds transferring network, a bank, or combination thereof for processing. Processing includes associating an address with the respective contributions or gifts or portions thereof. The associated contribution or gift transaction information and address information for each contributor or gift giver is then grouped together. A hard copy of the grouped information is then printed out, stored onto a computer disk, or forwarded to a fund-raising

31 organization via a communication link to a database. It will be appreciated that a list prepared by the method described above can be used by a fund-raising organization or gift recipient for the subsequent solicitation of contributor or gift givers or gift givers. In a variant, the information is entered on electronic contributions or gifts management terminal 100 or peripheral 100 subsequent to the contribution or gift.

1   The method described above may also include an ratification step whereby a contributor approves the provision of his address and other personal information for entry on a list, e.g. income information, age information, and other data which can be used for market research. The method described above may also include a step of associating the contributor's or gift giver's card information, contribution or gift information, or combination thereof, with other

6   market research data, e.g. age of contributor or gift giver, income level of contributor or gift giver, and other normally obtained market research data.   In this scenario electronic contributions or gifts management terminal 100 or peripheral 100 may be a portable hand-held terminal as described.   The present invention provides a method of increasing the giving of contributions and gifts, a method of increasing the average size of a contribution or gift

11 given by an contributor or gift giver, a method of increasing the average contribution or gift given by an individual over a period of time, a method of increasing the contribution or gift revenue of a fund-raising organization, a method of increasing the average contribution or gift revenue of a fund-raising organization, a method of increasing the average giving of a contributor or gift giver to a single fund-raising organization, of a plurality of fund-raising

16 organizations. The methods described above include a contribution or gift wherein the contribution or gift is a fund-raising organization contribution or gift, a political contribution, a religious organization contribution, a charitable contribution. The method steps are those as disclosed above. It is understood having terminals 100 or peripherals 100 dispersed among or between the contributors or gift givers in a crowd activates the latent contribution potential of

21 the crowd thereby providing an impetus to make contributions or gifts. There results a positive interaction inducing the making of contributions and gifts among prospective contributors or gift givers who have portable, self-powered terminals 100 or peripherals 100 interspersed among the contributors and gift givers. Both positive and negative inducements from the interaction among the contributors or gift givers results therefrom.

26   The invention provides a method of minimizing the liability risk for a card account processor, a gift recipient, and fund-raising organization associated with utilization of an off-line information bearing card terminal. There is generally no risk of loss of a tangible in the context of a gift or contribution. A method of decreasing the average number of charge backs associated with a group of transactions is also provided. The transactions are made on an off-

31 line electronic contributions or gifts management terminal 100 or peripheral 100 that accepts transactions by use of information bearing card. The method includes the steps of gathering a plurality of contributions or gifts into a batch through the use of an off-line information bearing card terminal. The contribution or gift comprises information from an information bearing card for a respective contributor or gift giver and designated contribution or gift

1   amount information for a respective contributor or gift giver. The contribution or gift data are transmitted in batch for authorization to a card account processor. Unauthorized transactions are discarded and authorized transactions are settled or reconciled.

   The present invention also provides a system for fund raising, increasing fund-raising revenue, or combination thereof. The system comprises a portable off-line electronic

6   contributions or gifts management terminal 100 or peripheral 100 that allows a plurality of contributor or gift givers or gift givers to make contributions and gifts sequentially by use of each cardholder contributor's or gift giver's information bearing card. Electronic contributions or gifts management terminal 100 or peripheral 100 is as described above.

   The system includes an optional fund raiser's terminal 120 for accepting each respective

11   contributor's or gift giver's correlated card information, numerical amount information, cause designation information, designation of tax deductibility of contribution or gift, or combination thereof. Terminal 120 post processes this information. The system includes an optional communication link for downloading correlated card information for a respective contributor or gift giver, numerical amount information for a respective contributor or gift giver, cause

16   designation information, or combination thereof, to a fund-raiser's terminal.

   The system also includes optional card processing services for routing card transaction information, and a an account product for storing post processed contributions and gifts. The account product includes, e.g. a bank account. The system also includes the methods disclosed herein.

1   FIG. 17 illustrates a group, crowd, throng, assemblage 4000 of prospective contributor or gift givers. A group 4000 of people gathered has a intrinsic contribution or gift potential denoted by the function "C(p)" (FIGS 17a, and 17b). The contribution or gift potential of a group is latent, intrinsic, inactive until a stimulus is provided to as to induce the making of a contribution of gift. Stimuli are provided by terminal 100 or peripheral 100, and by other

6   means described herein.   Typical groups include contributors or gift givers gathered at religious services, social gatherings, political fund-raising events, rallies, conferences, conventions, movies, birthday parties, parties in general, protest marches, parades, sporting events, offices, dinners, weddings, and the like. A contribution or gift session includes an amount of time allocated for the gathering of contributions and gifts with a group 4000 of

11   prospective contributor or gift givers.   C(p) denotes a function that includes the contributions or gifts that can theoretically be gathered from a group, crowd, throng 4000 of prospective contributors or gift givers, e.g. a first prospective contributor or gift giver, "contributor or gift giver$_1$" to an nth prospective contributor or gift giver, "contributor or gift giver$_n$."

        The group 4000 of prospective contributors or gift givers consists of a first contributor

16   or gift giver, "contributor or gift giver$_1$" to an nth contributor or gift giver, "contributor or gift giver$_n$." Group 4000 comprises sub-groups of contributors or gift givers, e.g. sub-groups 4001, 4002, 4003, and 4004 (FIGS 17, 17e). Sub-group 4001 comprises "contributor or gift giver$_1$" through contributor or gift giver$_7$. Sub-group 4002 comprises "contributor or gift giver " through contributor or gift giver$_{14}$. Sub-group 4003 comprises "contributor or gift giver$_j$"

21   through contributor or gift giver$_{j-6}$ where j is an integer and (21 < j < (n-6)). Sub-group 4004 comprises "contributor or gift giver$_n$" through contributor or gift giver$_{n-7}$ where n is an integer. Generally, "n" is an integer with a large absolute value. Even though sub-groups 4001, 4002, 4003, and 4004 consist of seven contributors or gift givers it is understood that these subgroups can consist of any number of contributors or gift givers, e.g. ten contributors or gift givers,

26   twenty contributors or gift givers, fifty contributors or gift givers, including a multiplicity of contributors or gift givers, and that the number of contributors or gift givers in each sub-group need not be equal, e.g. sub-group 4001 may comprises fifty contributors or gift givers, and sub-group 4002 may comprise one-hundred contributors or gift givers. Moreover, it will be understood that there may be a multiplicity of sub-groups within group 4000, e.g. 100 sub-

31   groups of fifty contributors or gift givers per sub-group.

        A method of streamlining, simplifying and/or inducing the giving of monetary contributions or monetary gifts by the group, crowd, throng 4000 of prospective contributors or gift givers, entering, receiving and optionally immediately recording thereof upon receipt,

1   is illustrated in FIG. 17e. The method comprises the steps of providing a stimulus evoking an impulse to make a contribution or gift commitment. The stimulus is selected from the group consisting of an audio stimulus 4092, a video stimulus 4090, and an audio/visual stimulus, e.g. a combination of 4092 and 4090, or a speaker 4088. Audio stimulus 4092 is also optionally provided by playing sound recordings on a tape deck, Cd-Rom player, record player, radio

6   receiver, and the like. Video stimulus 4090 is presented by way of movie projector, laser disc players, television monitors, and the like.

The method further comprises the step of dispersing, advancing, interspersing, spreading, or combination thereof, through a crowd of prospective contributors or gift givers 4000 a plurality of electronic contributions or gifts management terminals or peripherals 100

11 for entry of (with immediate recordation at a remote terminal 120 or peripheral 120) and/or optionally immediately making of record information of successive or consecutive monetary contributions or gifts. It is appreciated that dispersing, advancing, interspersing and/or spreading terminals 100 or peripherals 100 are terminals or peripherals with keys as described herein, keyless terminals or peripherals as described herein (with or without optional key(s)

16 for ratification of the entry of a contribution), or combination dual mode terminals and peripherals that accept variable contributions or gifts and fixed contributions or gifts as described herein. Preferably, the terminals or peripherals are self-powered and off-line.

The method illustrated is used in gatherings or assemblages of group 4000 in which the monetary contribution or gift is selected from the group consisting of a political contribution,

21 a charitable contribution, and a religious contribution. It is further understood that where gifts are made rather than contributions of the type referenced above, the monetary gift is selected from the group consisting of a wedding gift, a funeral gift, a christening gift, a birthday gift, an anniversary gift, a graduation gift, a mother's day gift, a father's day gift, a baby shower gift, a first holy communion gift, and a baptism gift. Basically, monetary gifts are included that

26 are given for social events, civic events and religious events.

By way of example, a crowd or group 4000 is gathered at a wedding. Terminals 100, peripherals 100, or a combination thereof, are provided to the gift givers in sub-groups 4001-4004. A plurality of the terminals 100 or peripherals 100 are dispersed, advanced, or interspersed through the sub-groups 4001-4004. Successive or consecutive gift givers, e.g. C_1

31 through C_{n-6} in each sub-group have entered and/or optionally immediately recorded data selected from the group consisting of data comprised and/or consisting essentially of indicia from respective card record mediums, data comprised of respective card record mediums automatically correlated with a fixed gift numerical amount, data comprised of card record mediums automatically correlated with variable numerical gift amounts, or a combination

1   thereof, on terminals or peripherals 100. It is appreciated that the dispersed or advanced terminals 100 or peripherals 100 are terminals or peripherals with keys as described herein, keyless terminals or peripherals as described herein (optionally with a single key for ratification of the contribution or gift), or combination terminals and peripherals that accept variable gift or contribution amounts and fixed gift or contributions amounts as described herein.

6   It is appreciated that the speed within which gifts are immediately recorded on terminals or peripherals 100 is greatly increased by the dispersion of advancement of a plurality of terminals 100 or peripherals 100 among the gift givers in group 4000. Not only is the speed increased, but the throughput of gifts made on each respective terminal or peripheral is greatly enhanced by the dispersion or advancement of the terminals or peripherals 100

11 among the gift givers. This in turn greatly decreases the time required for a gift giving session, and allows the other rites associated with the wedding ceremony, or other social event, to take place. Hence, it is possible to conclude a contribution session in a relatively short period of time.

         It is further appreciated that the method and devices described herein have general

16 applicability in social events in which groups, crowds or throngs of contributors or gift givers are assembled and gifts or contributions made. For example, in the methods described herein the monetary gift is selected from the group consisting of a wedding gift, a funeral gift, a christening gift, a birthday gift, an anniversary gift, a graduation gift, a mother's day gift, a father's day gift, a baby shower gift, a first holy communion gift, and a baptism gift.   It is

21 further understood that where the monetary gift is selected from the group consisting of wedding gifts, birthday party gifts, christening gifts, graduation gifts, anniversary gifts, religious rite gifts, mother's day gifts, and father's day gifts, the gifts are made on the terminal 100 or peripheral 100 unimpeded by verification of authorization of each individual gift or a plurality of successive gifts made on terminal 100 of peripheral 100. Not having the gifts or

26 contributions impeded by verification of authorization is facilitated since a gift or contribution is a one way giving. The throughput of gifts made on the terminal or peripheral is greatly enhanced, thereby allowing for the other rites associated with the social event to be observed. It is further appreciated that the inconvenience of a gift giver in searching for an appropriate gift is greatly minimized utilizing the methods and devices disclosed herein. Moreover, the

31 gift giver and gift recipient is provided with a method and device that permits the gift giver's immediate desire to make his gift preference while the impulse to make the largest gift is still maximized, e.g. closest in time and space to the event or psychological impetus and prior to the dissipation of contribution or gift giving potential.

         The methods described herein further optionally involve providing the terminal or

1 peripheral 100 prior to the dissipation of the gift giving potential of the gift givers in group, crowd or throng 4000. The gift giving potential of the gift giving members in group 4000 is a function of time. Utilization of the method steps and mode of operation of the electronic contributions or gifts management devices described herein allows for the gift giving potential of the group 4000 to be maximized. By way of example, the gift givers of group 4000 are

6 brought closer in space and time to the point of the maximum impulse or impetus to make a gift. This proximity in space and time to the impulse to make a gift results in larger gifts being made and also in a larger number of gifts being made than would otherwise be made by conventional methods.

Further, the risk of loss of gift or contribution data is minimized where the method

11 further comprises the step of immediately communicating the contribution or gift data from terminal 100 or peripheral 100 to another terminal 120 or peripheral 120 for temporary storage thereof. For example, in this variant the method and the mode of operation of the terminal 100 or peripheral 100 is as follows: A first contributor or gift giver α enters his respective card record medium information on terminal 100 or peripheral 100. Reader 307 reads first

16 contributor or gift giver α respective card record medium α' information. Terminal 100 or peripheral 100 by way of communication circuitry immediately communicates respective card record medium α' information to remote terminal 120 or peripheral 120. Preferably, the communication is accomplished by a wireless communication link. Terminal 120 or peripheral 120 immediately records card record medium α' information thereon. Terminal 120 or

21 peripheral 120 immediately correlates a fixed contribution or gift numerical amount to card record medium α' information thereon. In a variant, first contributor or gift giver α enters his respective variable contribution or gift numerical amount α'' on terminal 100 or peripheral 100. Terminal 100 or peripheral 100 immediately communicates variable contribution or gift numerical amount α'' to terminal 120 or peripheral 120. Terminal 120 or peripheral 120 by

26 way of routines thereon immediately correlates a variable contribution or gift numerical amount α'' to card record medium α' information.

A consecutive contributor or gift giver β enters his respective card record medium information on terminal 100 or peripheral 100. Reader 307 reads first contributor or gift giver α respective card record medium β' information. Terminal 100 or peripheral 100 by way of

31 communication circuitry immediately communicates respective card record medium α' information to remote terminal 120 or peripheral 120. Preferably, the communication is accomplished by a wireless communication link. Terminal 120 or peripheral 120 immediately records card record medium β' information thereon. Terminal 120 or peripheral 120 immediately correlates a fixed contribution or gift numerical amount to card record medium

1 β′ information thereon. In a variant, second consecutive contributor or gift giver β enters his respective variable contribution or gift numerical amount β″ on terminal 100 or peripheral 100. Terminal 100 or peripheral 100 immediately communicates variable contribution or gift numerical amount β″ to terminal 120 or peripheral 120. Terminal 120 or peripheral 120 by way of routines thereon immediately correlates a variable contribution or gift numerical

6 amount β″ to card record medium β′ information. The same method and mode of operation is applied to consecutive contributors or gift givers ζ, η, θ, ...ι, κ, λ, μ, ν, ...ξ, ο, π, ρ, σ, ς, τ, υ, φ, χ, ψ, and......ω for their respective contributions or gifts, or respective card information and numerical amounts.

It is appreciated that a multiplicity of the respective contributions or gifts both for a

11 single contributor or gift giver and or a plurality of contributors' or gift givers' are processed in rapid succession with a minimization in time, a maximization of speed and throughput. In mathematical terms as illustrated in FIG. 17a, C(p) is proportional to I_i 4062, C(p) is proportional to M_i 4064, C(p) is proportional to P_i 4066, C(p) is proportional to G, 4068, C(p) is proportional to C_i 4070, C(p) is proportional to N_i 4072, C(p) is proportional to X_i 4074, and C(p)

16 is proportional to A_i 4076. As is understood, $C(p)=(k_1)(I_i)$, $C(p)=(k_2)(M_i)$, $C(p)=(k_3)(P_i)$, $C(p)=(k_4)(G_i)$, $C(p)=(k_5)(C_i)$, $C(p)=(k_6)(N_i)$, $C(p)=(k_7)(X_i)$, and $C(p)=(k_8)(A_i)$. In these examples, $1 < I < n$.

As illustrated in FIG. 17b, C(p) is also proportional to the sum from I=1 to I=n of the product of the function $[I_i * M_i * P_i * G_i * C_i * N_i * X_i * A_i]$ 4078. As is understood, C(p)=the sum

21 from I=1 to I=n of the product of the function $(k_9)([I_i * M_i * P_i * G_i * C_i * N_i * X_i * A_i])$.

As is understood, the contribution or gift potential, C(p), of a group 4000 (FIG. 17 and 17e) of contributors or gift givers or a sub-group of contributors or gift givers, e.g. sub-groups 4001, 4002, 4003, and 4004 (FIG. 17 and 17e) is a function of a variety of different variables.

The variable I_i for a respective contributor or gift giver is a function of the importance

26 a cause or objective has to a specific contributor or gift giver. By way of example, an "I"th contributor or gift giver may place a high level of importance or utility to contributions and gifts that are made to allow an individual to obtain an organ transplant, and a lower level of importance or utility on contributions and gifts made to an organization that has as its goal the creation of a habitat to save an endangered species. It will be understood that a method of the

31 present invention for maximizing the C(p) of a contributor or gift giver, e.g. C_i; sub-groups 4001-4004 of contributor or gift givers or gift givers; or a group 4000 of contributor or gift givers or gift givers involves analyzing I for the respective unit by calculating the historical affinity of the unit for the cause being contributed to. This calculation is accomplished by utilizing known statistical techniques, and may be calculated from data collected on electronic

1   contributions or gifts management terminal 100 or peripheral 100.

The variable M_i is a function of the ease of making a contribution or gift at the time and place where the contribution or gift is solicited. M_i is a function of, and is proportional to, the speed with which a contribution or gift or session can be consummated in the field denoted by S_v and a convenience variable denoted by Q_i. M_i can be increased in size by providing group

6   4000 or sub-groups 4001, 4002, 4003, 4004 of contributor or gift givers or gift givers a electronic contributions or gifts management terminal 100 or peripheral 100 or a plurality of terminals 100, and utilization of the methods herein. A plurality of terminals 100 or peripherals 100 are circulated, advanced, dispersed or interspersed among the crowd or throng of contributors or gift givers. The terminals 100 or peripherals 100 operate as disclosed above and are unimpeded

11   by requests for authorization between sequential contribution or gifts. In one variant, a contributor or gift giver $C_{j,1}$ engages in a two step contribution or gift entry process that consists of entering his card information, and entering his contribution or gift numerical amount information. Optionally, a contributor or gift giver $C_{j,1}$ confirms his contribution or gift amount information. In a variant, $C_{j,1}$ engages in a one step contribution or gift process in the

16   field whereby the contributor or gift giver simply enters his card information, e.g. slides his information bearing credit or debit card or enters his or her respective smart card thereon, through a slot or a port on electronic contributions or gifts management terminal 100 or peripheral 100. The card information for a respective contributor or gift giver is associated with a pre-programmed contribution or gift amount. As an example, the respective contributor's

21   or gift giver's card information is associated at electronic contributions or gifts management terminal 100 or peripheral 100, terminal 120, a card account processor 1031, or a combination thereof. It will be understood that the use or this feature will allow a streamlining of the contribution or gift giving process and that the speed of the consummation of a contribution or gift in the field to be greatly accelerated. In a variant, electronic contributions or gifts

26   management terminal 100 or peripheral 100 does not present to the prospective contributors or gift givers in the group a display or a keyboard or other forms of manually entry and presentation of the contribution or gift amount. Rather electronic contributions or gifts management terminal 100 or peripheral 100 has thereon a card reader. This version of electronic contributions or gifts management terminal 100 or peripheral 100 is optionally

31   supplemented with indicia identifying the fund-raiser to which the contribution or gift is being made, indicia identifying the preferred orientation of a card that is to pass through the card reader, a means for visually, e.g. a flashing light, or an audio means for indicating the successful entry of card information on electronic contributions or gifts management terminal 100 or peripheral 100. For example, after each respective contributor or gift giver enters his or

1 her card information on electronic contributions or gifts management terminal 100 or peripheral 100. Circuitry in combination with a speaker projects a message "Thank you for your contribution or gift of $25," "Your contribution or gift has allowed us to feed fifteen hungry children in Africa, " etc. It is appreciated that these prompts provide an impetus for making contributions or gifts.

6 Immediately thereafter, the electronic contributions or gifts management terminal 100 or peripheral 100 is presented to a subsequent contributor or gift giver C_i for entry of like information. By way of further example, a first electronic contributions or gifts management terminal 100 or peripheral 100 is circulated, advanced, or dispersed among the contributors or gift givers 1 through 7 in sub-group 4001. The first electronic contributions or gifts

11 management terminal 100 or peripheral 100 is then circulated, advanced, or dispersed among the contributors or gift givers 8 through 14 in sub-group 4002, and then circulated, advanced, or circulated among the contributors or gift givers j-6 through j, and n-6 through n in sub-groups 4003, 4004, respectively. It is understood that not imposing a request for authorization (unimpeding the process) between sequential contributions or gifts accelerates the time within

16 which the first electronic contributions or gifts management terminal 100 or peripheral 100 reaches contributor or gift givers or gift givers further down stream, e.g. contributor or gift giver j-6 through contributor or gift giver j. This allows the down stream contributors or gift givers to make contributions or gifts closer to the point in time of maximum stimulus for evoking an impulse to make a contribution or gift, t_{max} 4085 (FIG. 17d), and thereby enhances

21 the amount of individual contributions and gifts by these down stream contributors or gift givers, and also the number of contributions and gifts made by these down stream contributors or gift givers since their incitement to action or impetus has not had a chance to dissipate.

In a variant, a first electronic contributions or gifts management terminal 100 or

26 peripheral 100 is circulated, advanced or dispersed among the contributors or gift givers 1 through 7 in sub-group 4001, a second electronic contributions or gifts management terminal 100 or peripheral 100 is circulated, advanced, or dispersed among the contributors or gift givers 8 through 14 in sub-group 4002, a third electronic contributions or gifts management terminal 100 or peripheral 100 is circulated, dispersed or advanced among the contributors or gift givers

31 j-6 through j in sub-group 4003, and a fourth electronic contributions or gifts management terminal 100 or peripheral 100 is circulated, advanced or dispersed among the contributors or gift givers n-6 through n in sub-group 4004. It will be understood that this method will allow contributors or gift givers in the various sub-groups to make contributions or gifts closer to the point in time of maximum stimulus for evoking a stimulus for making a contribution or gift,

1   t_{max} 4085. That is, the presentation of a plurality of terminals and the advancing or dispersing thereof in a crowd will allow contributor or gift giver 1 to make his contribution or gift transaction at about the same delta t from the point of maximum stimulus, t_{max} 4085 (FIG. 17d), as contributor or gift giver 8 in sub-group 4002, as contributor or gift giver j in sub-group 4004, and as contributor or gift giver n in sub-group 4003. The individual amounts of contribution

6   or gifts and gifts made by these contributors or gift givers is enhanced since their incitement to action or impetus has not had a chance to dissipate. It is understood that this method streamlines the process and accelerates the time within which the terminals 100 or peripherals 100 reach individual contributors or gift givers within sub-groups 4001-4004 thereby allowing contributions or gifts to be made prior to any significant dissipation of stimulus, motivation to

11   action, or incitement to action.

Due to the increase of the availability and ease of use of debit card terminals ("cash station" machines) and the increase in the availability and acceptance of credit cards over time, contributor or gift givers or gift givers in group 4000 are less likely to have with them cash or a check book on hand. Concurrent, with this trend is the increased likelihood that a contributor

16   or gift giver in group 4000 will carry a credit card and/or a debit card (a single card or a plurality of cards) on his or her person. The provision of electronic contributions or gifts management terminal 100 or peripheral 100 or a plurality of terminals 100 to the contributor or gift givers or gift givers in group 4000 increases the convenience variable Q_i, and also S, since the contributors or gift givers need not waste time searching for a preferred amount of a cash

21   contribution or gift or a check book on their person or waste time filling out a check, in their wallets, or in their purse at the point a contribution or gift is solicited. Searching for cash and filling out a check to make a contribution or gift at the point a contribution or gift is solicited is an event decreases convenience and also M_i. Rather, the contributors or gift givers in group 4000 take their bank cards and simply swipe them across the card readers 307 on the terminals

26   100 or peripherals 100 or enter their respective smart card information thereon. Consequently, the convenience variable is increased, Q_i. Since the convenience variable, Q, is proportional to M, M_i is increased. Moreover, going over to a cash station machine, or over to a stationary terminal or peripheral at a table increases the inconvenience associated with making a contribution or gift, e.g. waiting in line and/or searching for the location of the terminal,

31   thereby decreasing the value of Q_i, and M_i. Circulating, dispersing, and/or advancing the portable hand-held, terminals 100 or peripherals 100 directly to contributors or gift givers so that they may personally enter their contribution or gift information in group 4000, or the respective sub-groups 4001, 4002, 4003, and 4004 increases the value of Q_i, and M_i by making the contribution or gift more convenient for the contributors or gift givers within the group or

1 sub-groups. The ability to personally enter a contribution or gift where the contributor or gift giver need not give his information bearing card to an intermediary to enter card information as with known card terminal increases Q_i, S_i, and consequently M_i.

M_i is a function of the speed with which a contribution or gift may be consummated. The shorter the length of time within which it takes to consummate a contribution or gift by

6 a respective contributor or gift giver within group 4000 or sub-groups 4001, 4002, 4003, 4004, with electronic contributions or gifts management terminal 100 or peripheral 100, the larger the M_i variable. Hence, M_i is inversely proportional to the speed within which a contribution or gift can be consummated at the time it is solicited. As is understood C(p) will be increased for group 4000, or the respective sub-groups 4001-4004 if the amount of time that it takes for the

11 respective contributors or gift givers in the group 4000 to consummate their respective contributions or gifts in the field can be decreased.

Moreover it is understood that not impeding or interposing a request for authorization in the field where electronic contributions or gifts management terminal 100 or peripheral 100s are used (e.g. decoupling the request for authorization from each respective contribution or gift

16 in the field where the contributions or gifts are entered onto electronic contributions or gifts management terminal 100 or peripheral 100) allows a larger number of prospective contributors or gift givers to be presented with terminal(s) 100 within a fixed, relatively short amount of time.

By way of example, the length of time it takes for contributors or gift givers in group

21 4000 to make their respective contributions or gifts is decreased if there is no request for authorization interrupting sequentially made contributions or gifts. Preferably, there is no request for authorization interrupting or impeding sequentially made contributions or gifts at the time and location where the sequential contributions or gifts are being entered by respective consecutive contributors or gift givers or gift givers, e.g in the field during a contribution or gift

26 session.

By way of further example, assume a request for authorization and answer to the request takes 15 seconds for each sequential contribution or gift entered, and assume that the sub-group of prospective contributors or gift givers consists of 100 prospective contributors or gift givers and that each respective contributor or gift giver will make a contribution or gift on

31 electronic contributions or gifts management terminal 100 or peripheral 100. Interposing a request for an authorization and obtaining an answer lengthens the time needed to enter and process contributions or gifts in the field from the sub-group of 100 an additional 1500 seconds, or 25 minutes of additional time. Adding the 1500 seconds of additional time to enter and process the contributions or gifts in the field would make the length of time the contribution

1 or gift session would last unworkable. In a church the average amount of time allocate for the gathering of contributions and gifts is one to five minutes depending on the size of the congregation (of course, it is a longer period of time the larger the congregation).

Assuming that the sub-group of prospective contributors or gift givers consists of 1000 prospective contributors or gift givers and that each respective contributor or gift giver will

6 make a contribution or gift on electronic contributions or gifts management terminal 100 or peripheral 100. Interposing an authorization or verification of authorization, and impeding the contribution or gift giving process, and the mode of operation of the terminal and peripheral, and obtaining an answer lengthens the time needed to enter and process contributions or gifts in the field from the sub-group of 1000 an additional 15,000 seconds, or

11 250 minutes of additional time. Adding the 15,000 seconds of additional time to enter and process the contributions or gifts in the field would make the length of time the contribution or gift session would need to last to allow for entry of all contributions or gifts unfathomable and unworkable.

As the terminal 100 or peripheral 100 is passed or advanced from the contributor or gift

16 giver$_{i-1}$ to the contributor or gift giver$_i$, the contributor or gift giver$_i$ does not wait for a request for authorization to be transmitted from electronic contributions or gifts management terminal 100 or peripheral 100 and answered in the field for the contributor's or gift giver's$_{i-1}$ contribution or gift before the contributor or gift giver$_i$ enters his contribution or gift on the electronic contributions or gifts management terminal 100 or peripheral 100. Therefore, the

21 speed of the consummation of the contribution or gift made in the field made by contributor or gift giver$_i$ is greatly accelerated, and streamlined, and the speed of the consummation of the sequentially or consecutively made contributions or gifts on a first electronic contributions or gifts management terminal 100 or peripheral 100 made by the plurality of sequential contributors or gift givers is greatly accelerated. Consummation of the plurality of

26 contributions or gifts utilizing a plurality of terminals 100 within group 4000 more greatly reduces the time to consummate the entire group's contributions or gifts which are made at a contribution or gift session. As is understood, these factors greatly decrease the time period required to conduct a contribution or gift session, and increase the contribution or gift potential of the group 4000. Further, these features allow for a contribution session to be conducted with

31 terminals 100 or peripherals 100 within the time constraints of standard contribution or gift giving sessions.

Moreover, the streamlining of a contribution or gift session is greatly accelerated through the provision of and use by a contributor or gift giver of a recommended contribution or gift amount key on electronic contributions or gifts management terminal 100 or peripheral

1   100, e.g. a key with a recommended contribution or gift amount, e.g. $50.00 and $100.00. The recommended contribution or gift amount is of an order that induces the making of the monetary contribution or gift. Preferably, the user interface of electronic contributions or gifts management terminal 100 or peripheral 100 consists solely of keys representing recommended contributions and gifts numerical amounts of an order that induces the making of monetary

6   contributions or gifts. It is understood that the time a single contribution or gift is consummated in the field is greatly reduced if a contributor or gift giver need not press several keys sequentially to enter a contribution or gift amount onto electronic contributions or gifts management terminal 100 or peripheral 100, e.g. if the contributor or gift giver need not press a "1," "0," "0," and "0" to enter a contribution or gift amount of ten dollars. Rather the

11 contributor or gift giver presses a single key representative of a ten dollar contribution or gift. It is further understood that the time savings of a multiplicity of sequential contributors or gift givers utilizing this feature will greatly shorten the amount of time needed to complete a contribution or gift session in the field.

    The speed of a contribution or gift session is also greatly accelerated (the time of the

16 session is greatly decreased) by a pre-authorization step or pre-authorization mode of operation. A pre-authorization step or mode of operation comprises the designation of a monetary contribution or gift commitment numerical contribution or gift amount prior to the presentation of electronic contributions or gifts management terminal 100 or peripheral 100 or a plurality of terminals 100 to group 4000. By way of example, electronic contributions or gifts

21 management terminal 100 or peripheral 100, terminal 120, or a combination thereof, is pre-programmed to automatically correlate a recommended contribution or gift amount, e.g. $25.00, once a respective contributor or gift giver enters his card information on electronic contributions or gifts management terminal 100 or peripheral 100, e.g. slides his respective information bearing card through reader 307 on electronic contributions or gifts management

26 terminal 100 or peripheral 100. The pre-authorization is made by an individual respective contributor or gift giver prior to the solicitation of the contribution or gift in one variant.

    In another variant, it will be understood that a fund-raiser or gift recipient pre-programs terminals 100 or peripherals 100 to automatically correlate a first recommended default contribution or gift numerical amount with a standard information bearing card, e.g. a Citibank

31 Classic credit card, and/or a higher recommended default contribution or gift amount with a premium credit card, e.g. a VISA™ gold card. By way of example, contributor or gift giver, enters his card information that is card indicia representative of a Citibank Classic credit card, e.g. on the magnetic strip of the contributor's or gift giver's card. Electronic contributions or gifts management terminal 100 or peripheral 100, terminal 120, card account processor 1031,

1 or a combination thereof, automatically correlate a pre-programmed recommended contribution or gift numerical amount of $10.00 with the card information of contributor or gift giver$_i$.

Contributor or gift giver$_{i.5}$ enters his card information that is card indicia representative of a premium card, e.g. VISA™ gold credit card. Electronic contributions or gifts management

6 terminal 100 or peripheral 100, terminal 120, card account processor 1031, or a combination thereof, automatically correlate a pre-programmed recommended contribution or gift numerical amount that is higher, e.g. $25.00 with the card information of contributor or gift giver$_{i.5}$. As is understood a fund-raiser or gift recipient instructs group 4000 that presenting their respective standard cards and premium cards will result in the respective smaller and

11 larger contribution or gift numerical amounts being correlated with the contributor or gift givers or gift givers' respective standard and premium cards, and that the correlated information will be later processed. In this variant, it will be further understood that keys and a display on electronic contributions or gifts management terminal 100 or peripheral 100 are optional.

16 As is described, in a variant below, electronic contributions or gifts management terminal 100 or peripheral 100 only has a shell dimensioned to fit into a palm or hand of a contributor or gift giver, its own source of power, means for storing sequentially or consecutively entered card information, means for associating sequentially entered card information with a pre-programmed contribution or gift amount, and means for off-loading

21 off-line sequentially or consecutively entered card information correlated with the pre-programed contribution or gift numerical amount. Optionally, in this variant, electronic contributions or gifts management terminal 100 or peripheral 100 has an indicator, e.g. a visual indicator or an audio indicator to indicate that a respective contributors' or gift givers' card information was successfully entered thereon.

26 This pre-authorization feature may also be indicia representative of a preferred contribution or gift among for a respective contributor or gift giver disposed on a respective contributor's or gift giver's information bearing card 145, 150 that the card reader 307 automatically reads once a respective contributor's or gift giver's information bearing card is presented thereto, e.g. a magnetic code on a magnetic stripe card or data stored on a smart

31 card. By way of further example, in the case of IC information bearing cards a contributor or gift giver may pre-program a preferred contribution or gift amount so that when his card is presented to a card reader on electronic contributions or gifts management terminal 100 or peripheral 100 for reading, the preferred contribution or gift amount is automatically read by the card reader 307, correlated, and processed accordingly.

1   All of these factors streamline and reduce the length of time needed to make a
contribution or gift at the point in time and space of the solicitation of the contribution or gift
and the cumulative length of a contribution or gift session for the group. These practices
increase M_i which in turn increases the contribution or gift potential of a group resulting in
larger overall contributions and gifts made by group 4000. Moreover, if the contributor or gift

6   givers or gift givers in group 4000 are required to stand in a line at a remote terminal to make
a contribution or gift, e.g. a terminal that is not circulated, advanced or dispersed among
contributors or gift givers in group 4000, M_i is decreased by increasing the level of anxiety
associated with the making a contribution or gift.

        The variable P_i is a function of the ability of the fund-raiser or gift recipient to

11 consummate a contribution or gift whether in the field during a contribution or gift session or
at some time thereafter. In the scenario where cash is used as a contribution or gift, P_i is 1 since
100% of the contributions or gifts are consummated at the time and location where the
contribution or gift is solicited. That is, the fund-raiser or recipient has cash in hand. In the
scenario where pledges are used to collect contribution or gifts, the M_i may be very high since

16 it is very easy to pledge a contribution or gift amount, but P_i is substantially less than 1 since
the collection step consummating the contribution or gift is far removed from the point in time
and space from the application of external stimulus s (FIG. 17d) evoking an impulse to make
a contribution or gift. Moreover, with known methods a large percentage of the contributions
and gifts that are pledged does not result in a consummation of the contribution or gift since

21 the financial situation of the contributor or gift giver changes, the contributor or gift giver
forgets about the pledge altogether, or the impulse or impetus that prompted the contributor
or gift giver to make the pledge dissipates and the contributor or gift giver no longer has a
psychological motivation to consummate the contribution or gift. Electronic contributions or
gifts management terminal 100 or peripheral 100 is used consummate the contribution or gift

26 at the point of maximum stimulus (FIG. 17d) evoking an impulse or impetus to make a
contribution or gift. Electronic contributions or gifts management terminal 100 or peripheral
100's use to solicit contributions and gifts brings the value of P_i very close to 1 since most of the
contributions and gifts made are immediately recorded, and will be successfully processed after
the contribution or gift session with respective credits and debits being entered on the

31 appropriate accounts of contributors or gift givers and recipient organizations.

        Moreover, the use of a plurality of terminals 100 or peripherals 100 allows the impulse
and the incitement to action arising by the state of mind of the contributor or gift giver, or the
collective state of mind of sub-groups 4001-4004 or group 4000, to be harnessed at the time the
impulse or incitement to action is at its maximum level. It will be understood that the impulse

1 or impetus to make a contribution or gift dissipates over time. Contributions managemer terminals 100 or peripherals 100 are advanced among a crowd or throng of prospectiv contributors or gift givers prior to the dissipation of the contribution or gift giving potential c the throng or group in a variant of the method of the invention.

The contribution or gift potential function, C(p), is also proportional to and a functio:

6 of an impulse giving function denoted by X. The impulse giving function measures the leve of incitement to action to make a contribution or gift that arises from the creation of a state o mind by providing an external stimulus to a contributor or gift giver or a group of contributor: or gift givers. A state of mind is created by the presentation of an external stimulus or stimul to an individual prospective contributor or gift giver, or in a variant, to a group or crowd o:

11 prospective contributors or gift givers.

As illustrated in FIG. 17c, the impulse giving function, X(s) is proportional to a stimulus variable, "s" 4080. X(s) is also proportional to time variable, "t" 4082. As illustrated in FIG. 17d, graph 4084 has a point t_0 that indicates the start of an event or the presentation of stimulus evoking an impulse to make a contribution or gift and the start of the presentation of stimulus

16 s_0 to a contributor or gift giver or to a group of contributors or gift givers. As t progresses forward (time goes forward), a stimulus or stimuli s is provided or presented to the group 4000 of contributors or gift givers as indicated by an increasing value of the variable s.

The stimulus (s) is any external stimulus or stimuli that creates a state of mind conducive to the making of contributions and gifts. By way of example, an external stimulus

21 such as audio stimulus 4092 or a visual stimulus 4090 is presented to the group 4000. Audio stimulus 4092 includes sound recordings, optional live speeches by candidates, optional live presentations by missionaries, and the like, that evoke an emotion or impulse conducive of contribution or gift making, e.g. sympathy, anger, love, hate, a need for victory. Multi-media presentations evoking an emotion or impulse to make a contribution or gift by way of a

26 computer network with a plurality of displays are also contemplated herein.

Video stimulus 4090 includes optional audio/visual presentations and "live" presentations of scenes or people such as poverty stricken individuals in need of resources, individuals in need of nutrition, individuals in need of medical care or having a medical condition, and the like. The methods of the invention teach that presentation of strong external

31 stimuli increases the value of the impulse giving function and thus increases the overall value of the contribution or gift potential of the group or individual. The present invention also teaches that the stimulus should be increased and/or maintained at a plateau during the provision or presentation of terminals 100 of peripherals 100. By way of example, instrumentalities for the presentation of stimulus evoking an impulse to make a contribution

1 or gift include, tape recordings, video players, laser disc players, movie projectors, tape
   players, movie projectors, cable television networks, television sets, projection televisions and
   the like.

   The impulse giving function X will reach a maximum value where $d(s)/d(t)=0$ during
   the event or during the solicitation of a contribution or gift from an individual contributor or

6 gift giver and then decay time (FIG. 17e). Hence, the more remote in time we get from the
   maximum value of the external stimulus at t_{max} 4085, the lower the value of the impulse giving
   function becomes, and the lower the contribution or gift potential and the impulse to
   contribute. The impulse giving potential of a group (and the contribution or gift potential
   which is a function of the impulse giving potential of members of a group) decays and

11 dissipates over time as we move further away from t_{max}. The present invention teaches that
   where $d(s)/d(t)= 0$ a plurality of terminals 100 should be presented to the individual
   contributor or gift giver, or group 4000 of contributors or gift givers to maximize the impulse
   giving potential of the prospective contributors or gift givers (and contribution or gift potential)
   of the group 4000. This is the point where the maximum impulse level to make a contribution

16 or gift exists.

   In a variant, if it is not logistically possible to present the plurality of terminals 100 or
   peripherals 100 to the group or crowd 4000 of prospective contributors or gift givers or a single
   electronic contributions or gifts management terminal 100 or peripheral 100 to the individual
   contributor or gift giver or group or crowd 4000 where $d(s)/d(t)= 0$, then terminals 100 are

21 presented at a time as close as possible to where $d(s)/d(t)= 0$ indicated by range 4086 in order
   to maximize the impulse giving potential of the group and/or the individual and the amount
   and number of contributions and gifts obtainable from a group of contributors or gift givers
   at an event or from an individual. The present invention teaches the maintenance of the
   stimulus evoking an impulse to make a contribution or gift at an effective level over a period

26 of time during the presentation of the terminals 100 or peripherals as in FIG. 4085. By way of
   example, the stimulus is initially presented and repeated until to conclusion of the presentation
   of the terminals 100 or peripherals to group 4000.

   Access in time and space is provided by the electronic contributions or gifts
   management terminal 100 or peripheral 100 to capture the impulse evoked by the stimulus to

31 make a contribution or gift, notwithstanding the amount of cash a contributor or gift giver has
   on hand or whether or not a contributor or gift giver has a check book on hand. The lack of
   interposing or impeding a contribution session with, a request for authorization, and/or the
   lack of interposing a signature verification of authorization, between the making of sequential
   contributions or gifts made by respective contributors or gift givers allows for the presentation

1   of terminals 100 or peripherals 100 to all members of a group at a delta t, e.g. range 4086, that is close to where $d(s)/d(t) = 0$ at t_{max} 4085 (Graph 4084) or at delta $t_{max\,plateau}$ (Graph 4085) as for the entire group of contributors or gift givers as well as each individual contributor or gift giver. Further, this mode of operation of the terminals 100 or peripherals 100 permits presentation of all contributors' or gift givers' respective information bearing cards to terminals

6   100 or peripherals 100 within the limited amount of time that is a contribution session.

The provision of a plurality of portable, hand held terminals 100 to the group or crowd of contributors or gift givers also allows for all members of a group to be presented terminals 100 at a delta t that is close to where $d(s)/d(t) = 0$ (FIG. 17d) (Graph 4084) or at delta $t_{max\,plateau}$ (Graph 4085) as for the entire group of contributors or gift givers and also for each respective

11   contributor or gift giver. Access in space to where $d(s)/d(t) = 0$ as for the entire group of contributor or gift givers or gift givers and also for each respective contributor or gift giver is provided by the fact that electronic contributions or gifts management terminal 100 or peripheral 100 has its own power source and is passable and/or advanced from one contributor or gift giver to another. Interposition of a time period of waiting in line to make

16   a contribution or gift, or wait for an authorization, removes "down stream" contributions or gifts further from t_{max} and/or delta $t_{max\,plateau}$ and moves the impulse giving function away from its maximum condition where $d(s)/d(t) = 0$. The present invention teaches that this is undesirable.

That is, electronic contributions or gifts management terminal 100 or peripheral 100

21   facilities impulse giving. Electronic contributions or gifts management terminal 100 or peripheral 100 allows a plurality of contributions or gifts to be recorded, for post-processing, at the time, t_{max} or delta $t_{max\,plateau}$, the psychological stimulus, s_{max} 4087, e.g. a rousing speech by a political candidate, government official, minister, fund-raiser, etc, evokes the highest impulse to make a contribution or gift.   The variable G_i is a function of the incentive a

26   contributor or gift giver, has in making a contribution or gift within the context of the contributor's or gift giver's physical location in the vicinity of sub-group 4001-4004, or group 4000. The use of terminals 100 in a group setting, where a contributor or gift giver, is in the vicinity of other prospective contributor or gift givers or gift givers, or actual contributors or gift givers entering contributions or gifts, stimulates the making of contributions or gifts by

31   contributor or gift giver, and other contributors or gift givers in the group 4000 and the associated respective sub-groups by evoking a impulse to make a contribution or gift. The stimulus provided through the use of terminals 100 or peripherals 100 includes both positive and negative stimuli.

By way of example, contributor or gift giver, may only have $20 in cash in his pocket,

1 and a credit card. The stimulus provided to contributor or gift giver, evokes an impulse to make a contribution or gift of $100. Electronic contributions or gifts management terminal 100 or peripheral 100 allows for the impulse to make the contribution or gift of $100 by the contributor or gift giver to be harnessed in time and space prior to the dissipation of said impulse.

6   With respect to positive stimulus, in one scenario, assume contributor or gift giver$_1$ through contributor or gift giver$_6$ in sub-group 4001 enter their respective card contributions or gifts on electronic contributions or gifts management terminal 100 or peripheral 100 as electronic contributions or gifts management terminal 100 or peripheral 100 is circulated or advanced amongst them (FIG. 17). Contributor or gift giver$_7$ does not want to feel left out of

11 the group or feel like an outcast so he to follows the lead of other members of the sub-group 4001 and enters a contribution or gift on electronic contributions or gifts management terminal 100 or peripheral 100. That is, contributor or gift giver$_7$ feels an external stimulus of "peer pressure" from other members of the sub-group 4001 to conform to the actions of other members of the sub-group 4001. Moreover, since contributor or gift giver$_1$ through contributor

16 or gift giver$_6$ around contributor or gift giver$_7$ are making contributions and gifts via electronic contributions or gifts management terminal 100 or peripheral 100 then the contributor or gift giver is more psychologically inclined and therefore more likely to make a contribution or gift. Contributor or gift giver$_7$ is also compelled to enter a contribution or gift on electronic contributions or gifts management terminal 100 or peripheral 100 because of a psychological

21 guilt factor the contributor or gift giver feels if others in the group are making contributions and gifts and he or she does not contribute. Hence, the use and circulation or advancement of electronic contributions or gifts management terminal 100 or peripheral 100 or terminals 100 in a sub-group or group context facilities the entering of contributions and gifts by harnessing external and/or internal psychological pain/pleasure factors at a point in time and space where

26 such factors are of maximum benefit in the solicitation of contributions or gifts, thus inducing contributor or gift givers or gift givers to make contributions or gifts more readily in the sub-group 4001. Further, it is appreciated that prospective contributors or gift givers are affect by these stimuli from all sides, e.g. 360 degrees around the contributor or gift giver.

    That is, as the electronic contributions or gifts management terminal 100 or peripheral

31 100 is being circulated, advanced, or dispersed a contributor or gift giver feels "peer-pressure" to make a contribution or gift. Providing, circulating, or dispersing among or amidst a group 4000 of contributors or gift givers terminals 100 and/or peripherals 100 will increase G$_i$ for a group of contributors or gift givers because an impulse for an individual contributor or gift giver to make a contribution or gift will be evoked at the location of the terminal or peripheral

84

1 and stimulus in time and space to the other contributors or gift givers to make a contribution or gift through interaction with other contributors or gift givers in the group; and the psychological effect the contributors or gift givers' actions will have on each other.

The present invention further teaches that the making of contributions or gifts by a first sub-group 4001 of contributors or gift givers on terminals or peripherals 100, will induce the

6 making of contributions and gifts by subsequent sub-groups 4002-4004. The sub-groups of contributors or gift givers engage in contribution or gift sessions in the vicinity in time and space of an initiating sub-group. The variable C_i is a function of and proportional to the ability to retire the monetary contribution or gift commitment over time. If contributors or gift givers within group 4000 have the ability to retire a monetary contribution or gift commitment over

11 a period of time, then C_i will increase in value and the contribution or gift potential of group 4000 will increase. The provision and/or advancement of electronic contributions or gifts management terminals 100 or peripherals 100 facilitates the ability to retire a monetary contribution or gift commitment over time and increases C_i.

By way of example, where a contributor or gift giver$_n$ has $20.00 in cash at the point

16 where a contribution or gift is solicited, the contributor or gift giver only donates $20.00 in cash. Assuming that the contributor's or gift giver's contribution or gift preference is to contribute $50.00 if he could retire the monetary contribution or gift commitment over a period of time, provision of electronic contributions or gifts management terminal 100 or peripheral 100 at this point in time and space allows the contributor or gift giver$_n$ to make his preferred contribution

21 amount of $50.00 at the point where the contribution or gift is solicited, and allows the contributor or gift giver to retire the monetary contribution or gift commitment over a period of time. Therefore, providing electronic contributions or gifts management terminal 100 or peripheral 100 to this contributor or gift giver will increase C_i and $C(p)$. The individual contributor or gift giver will receive the benefit of being able to retire the monetary contribution

26 or gift commitment over time while the fund-raising organization or gift recipient will be able to receive a "lump-sum" of contributions and gifts entered on electronic contributions or gifts management terminal 100 or peripheral 100 by contributors or gift givers in group 4000.

N_i is a variable that is correlated to a psychological factor associated with the use of a bank card to make a contribution or gift, and the perception by a contributor or gift giver that

31 a contribution or gift made by way of credit card does not involve the use of cash in hand or "real money." The use of bank cards for contributions or gifts involves variable N_i. Provision of or advancement of the electronic contributions or gifts management terminal 100 or peripheral 100 or a group of terminals 100 to or amidst a group 4000 induces contributors or gift givers to make larger contributions and gifts than would otherwise be made by way of cash

1   or check.   Hence, N_i increases in value. $_iN > 1$ when electronic contributions or gifts management terminals 100 or peripherals 100 are provided to a crowd of prospective contributors or gift givers, and/or advanced among or dispersed amidst a crowd of prospective contributors or gift givers.   That is, the use of electronic contributions or gifts management terminal 100 or peripheral 100 increases the C(p) for the group 4000.

6   The variable X_i is the ability of a speaker or solicitor of a contribution or gift to incite the group 4000 to action.   The speaker is the stimulus evoking an impulse to make a contribution or gift by contributors or gift givers in group or crowd 4000.   The more charismatic the speaker or solicitor of contributions and gifts 4088 (FIG. 17e), the more likely a respective contributor or gift giver$_N$ or group 4000, will be to make a larger respective individual contribution or gift

11   or cumulative contributions and gifts.   By way of example, a candidate for political office provides a stimulus evoking an impulse in his supporters to consummate contributions or gifts in the field on electronic contributions or gifts management terminal 100 or peripheral 100 by a rousing speech.   By way of example, a clergy member provides a stimulus by evoking a plurality of impulses in group 4000 at a service or fund-raiser to make a larger cumulative

16   contribution on electronic contributions or gifts management terminal 100 or peripheral 100.   By way of contrast, with the envelope donation system the amount of contribution or gift is generally fixed prior to the service.   Consequently, impulse giving by contributors or gift givers in group 4000 is not induced of facilitated and Xi is not increased.   The provision of or dispersal of contributions or gifts management terminal 100 or peripheral 100 or a plurality of terminals

21   100 and/or peripherals 100 harnesses the spontaneous impulse giving potential that is created by the incitement to action created by an external stimulus, e.g. a speech, a moving motion picture, and other auditory or visual stimulus designed to evoke a psychological response, e.g. sympathy, anger, compassion, thanksgiving, contrition, etc., conducive to the making of a monetary contribution or gift commitment.

26   An incitement or impetus to action can also be provided by an external stimulus provided by a religious object.   A religious object includes an icon, a statue of a religious figure, a painting, a relic, or a passage from a holy book.   It is understood that the presentation of electronic contribution or gifts or gifts management terminal 100 or peripheral 100 to a contributor or gift giver should be made to a contributor or gift giver when the contributor or

31   gift giver is most inclined to make a contribution or gift.   That is, electronic contributions or gifts management terminal 100 or peripheral 100 is presented, circulated, dispersed, or provided in the vicinity of a religious object.   Contributors or gift givers are inclined to make contributions and gifts of thanksgiving or atonement when in the presence of a motivator, e.g. a religious object, and/or while praying or worshiping.   Hence, in the scenario where an

1 individual contributor or gift giver encounters electronic contributions or gifts management terminal 100 or peripheral 100 during a prayer session or near a religious object, an individual contributor or gift giver is inclined to make a contribution or gift, and to make a larger amount of each respective individual contribution or gift. A religious object is a stimulus that evokes an impulse to make a contribution or gift in one variant.

6   By way of example, electronic contributions or gifts management terminal 100 or peripheral 100 is an element in an offering system 7777 for the making of contributions and gifts at locations for prayer and worship, and at a religious site or a shrine where a religious object 1000 provides a negative or positive stimulus evoking an impulse in a contributor or gift giver or group of contributor or gift givers or gift givers to make a contribution or contributions

11 and gifts. The system comprises, in combination, a religious object 1000 and an electronic contributions or gifts and gifts management electronic contributions or gifts management terminal 100 or peripheral 100. A religious object 1000 provides a psychological stimulus evoking an impulse or impetus for the making of monetary contribution or gift commitments. An electronic contributions or gifts management terminal 100 or peripheral 100 is positioned

16 at a location in said site in the vicinity of the psychological stimulus (religious object 1000) for facilitating the satiation of an impulse or impetus to make a monetary contribution or gift commitment by use of information bearing card. The electronic contributions or gifts management terminal 100 or peripheral 100 has means for immediately recording and storing a contribution or gift at the point of maximum stimulus for evoking an impulse to make a

21 contribution or gift, e.g. where the contributor or gift giver or group of contributors or gift givers are nearest to the psychological external stimulus, e.g. religious object, icon, religious painting, relic, etc. The information of the monetary numerical amounts of the successive contributions and gifts designated and entered therein are correlated to the individual cardholders whose cards were read by a card reader on electronic contributions or gifts

26 management terminal 100 or peripheral 100. In this way the impulse or impetus to contribute evoked by the psychological stimulus or benefit (whether positive or negative) is satiated, gratified to the fullest, and satisfied.

To increase the impulse level electronic contributions or gifts management terminal 100 or peripheral 100 has a display for displaying message prompts to prospective contributors or

31 gift givers soliciting the making of monetary contribution or gift commitments. Examples of such message prompts are disclosed herein. In a variant, the contribution or gift system has a electronic contributions or gifts management terminal 100 or peripheral 100 with its own battery powered electrical energy source (electronic contributions or gifts management terminal 100 or peripheral 100 is portable in this variant). Further, electronic contributions or gifts

1   management terminal 100 or peripheral 100 automatically records information entered of the numerical amounts of individual designated monetary contributions and gifts correlated to the indicia read on information bearing cards 145, 150 corresponding to a respective contributor or gift giver for identification of the contributor or gift giver without interposing or unimpeded by a request for authorization between sequential contributions. The information is recorded

6   for eventual off-loading from electronic contributions or gifts management terminal 100 or peripheral 100.

In a further variant, the religious object 1000 inducing a psychological stimulus for evoking an impulse to make a monetary contribution or gift commitment is selected from the group consisting of an icon, a prop, a statue, a painting, a passage from a holy book, or

11   combination thereof. A method of simplifying and inducing the giving of monetary contribution or gift commitments by individuals, receiving and immediately entering (and optionally immediately recording) thereof upon receipt is provided with offering system 7777 for the making of contributions and gifts at locations for prayer and worship, and at a religious site or a shrine where a religious object 1000 provides a negative or positive stimulus evoking

16   an impulse to make a contribution or gift. The method comprises providing individuals for immediately making of monetary contributions and gifts with electronic contributions or gifts management terminal 100 or peripheral 100 for making of record data of an contribution or gift commitment in the vicinity of a religious object 1000. Religious object 1000 provides a psychological stimulus for evoking an impulse to make monetary contribution or gift

21   commitments. The electronic contributions or gifts management terminal 100 or peripheral 100 has a source of electric power and a plurality of optional entry keys manually operable for entering the amount of the monetary contribution or gift to be given, and a reader 307 on the electronic contributions or gifts management terminal 100 or peripheral 100 for reading a record medium, e.g. an information bearing card, having indicia thereon identifying an

26   individual contributor or gift giver making a given monetary contribution or gift. In a variant, the electronic contributions or gifts management terminal 100 or peripheral 100 has means for making a visual display of the amount entered by manual operation of entry keys, and has means for immediately recording the amount of the contribution or gift including means for storing the amount correlated to the indicia read on the record medium of the corresponding

31   contributor or gift giver. The correlated amount and indicia read by said reader are for eventual off-loading thereof. In yet another variant, the method further comprises the step of directly displaying message prompts, e.g. as those disclosed herein, to prospective contributors or gift givers soliciting the making of monetary contribution or gift commitments, and comprises the steps of refraining from interposing a request for authorization or verification

1   of authorization between sequential or consecutive contributions or gifts made at off-line

electronic contributions or gifts management terminal 100 or peripheral 100, off-loading said

contributions or gifts from electronic contributions or gifts management terminal 100 or

peripheral 100 to card account processor 1031 in order to obtain authorizations for said

contributions or gifts, and processing said contributions or gifts by entering debits and credits

6   to respective accounts for authorized contributions or gifts.

In yet another variant, the method further comprises the step of forwarding records of

said authorized contributions or gifts to the contributors or gift givers to substantiate said

contributions or gifts.   In yet another variant, the method further comprises the steps

of refraining from interposing a request for authorization between sequential contributions or

11 gifts made at off-line electronic contributions or gifts management terminal 100 or peripheral

100, off-loading said contributions or gifts from electronic contributions or gifts management

terminal 100 or peripheral 100 to an optional clergy member's terminal 120 via communication

link 140 from electronic contributions or gifts management terminal 100 or peripheral 100,

down-loading the contributions or gifts from the clergy member's terminal 120 to card account

16 processor 1031 in order to obtain authorizations for said contributions or gifts, and processing

the contributions or gifts by entering debits and credits to respective accounts for authorized

contributions or gifts.

The impulse giving potential is not limited by the amount of cash a contributor or gift

giver has on hand, or whether or not the contributor or gift giver has a check book on hand

21 utilizing the methods disclosed herein. Moreover, the provision of electronic contributions or

gifts management terminal 100 or peripheral 100 in the vicinity of an externally stimulated

contributor or gift giver or by directly handing the electronic contributions or gifts management

terminal 100 or peripheral 100 to the contributor or gift giver at the point where he or she is

maximally stimulated to make a contribution or gift results in a sudden inclination to enter a

26 contribution or gift, theoretically without conscious thought in one variant.   It will be

understood that electronic contributions or gifts management terminal 100 or peripheral 100

is presented or provided to a contributor or gift giver or group of contributors or gift givers

during a time interval where their arousal from the external stimulus is at its maximum, and

where the contributor's or gift giver's or contributors' or gift givers' collective state of mind is

31 most receptive to consummating contributions or gifts and/or making a larger contribution or

gift than would otherwise be made if the impulse to contribute were allowed to dissipate or

decay over time (FIG. 17d). These factors increase Xi and increase the C(p) of group 4000.

By way of example, a group 4000 is gathered for the presentation of a movie at a movie

theater with a projector 4090. Assume the movie's plot concerns a deeply moving social issue,

1 e.g. the plight of individuals with a disease for which there is no known cure, namely, cancer or AIDS, etc. or a social problem, e.g. the plight of homeless children. The presentation of the movie to group 4000 serves as the external psychological stimulus preparing the group 4000 for a contribution or gift session and evoking an impulse to contribute. Alternately, the stimulus evoking an impulse to contribute is augmented gradually by the presentation of

6 sequential stimuli, e.g. the presentation of a film followed by the presentation of a speech of an individual with a disease.

A plurality of terminals 100 are circulated, dispersed, or advanced among the crowd or throng of contributors or gift givers in the group 4000. The provision of an external stimulus evoking an emotion, e.g. sympathy, results in a impulse of contributors or gift givers within

11 the group 4000 to enter a contribution or gift on electronic contributions or gifts management terminal 100 or peripheral 100. These factors increase X_i and increase the $C(p)$ of group 4000. Moreover, the interaction of the group, e.g. a "mob mentality," also induces the making of contributions or gifts on electronic contributions or gifts management terminal 100 or peripheral 100. $C(p)$ is also proportional to the affluence of sub-groups 4001-4004 or group

16 4000, A_i: $C(p)$ A_i. More affluent contributors or gift givers are more likely to carry bank cards and are more likely to use them for contributions or gifts. The provision, circulation or advancement of a plurality of terminals 100 to a sub-group, e.g. sub-group 4002, of affluent contributors or gift givers will increase A_i. Moreover, A_i is increased through the provision of terminals 100 or peripherals 100 to affluent contributors or gift givers and/or the use of the

21 features on electronic contributions or gifts management terminal 100 or peripheral 100 that allow for a recommended contribution or gift amount to appear on the display of electronic contributions or gifts management terminal 100 or peripheral 100 as a function of the type of bank card used as disclosed herein above.

FIG. 18 illustrates a method of maximizing the contribution or gift potential a single or

26 a plurality of events with a fixed number of terminals 100. The present invention also provides a method of allocating a plurality of fund-raising terminals 100 to maximize the contribution or gift potential of a group of competing events, and to maximize the contribution or gift potential of an individual event. Assume a fund-raising organization or gift recipient has a plurality of simultaneous competing fund-raising or gift giving events: fund-raising event$_A$

31 4050, fund-raising event$_B$ 4051, and fund-raising event 4052. Assume a fund-raising organization or gift recipient has a set 4053 of 100 fund-raising terminals 100, terminal$_1$,.... terminal$_{100}$. In order to maximize $C(p)$ over the group of all contributors or gift givers at the competing events, e.g. fund-raising event$_A$ 4050, fund-raising event$_B$ 4051, and fund-raising event$_C$ 4052, a fund-raising organization allocates terminals from fixed set 4053 using a

1　hierarchical method in which larger sub-sets of terminals 100 in set 4053 are allocated to events which have larger contribution or gift potentials. The contribution or gift potentials of events 4050-4052 are calculated first by an assessment of the individual prospective contributors or gift givers attending each respective event and assigning them an individual contribution or gift potential and then summing up the contribution or gift potentials of the individuals to get a

6　total contribution or gift potential for the group.

It will be understood that either all of variables: M_i, P_i, G, C, N_i, X_i, A, or a combination thereof, are assessed and used in the calculation of contribution or gift potential for a group, an event, or a respective contributor or gift giver. Assume two competing contribution or gift events 4050, 4051. By way of example, where the group of contributors or

11　gift givers that will attend fund-raising event$_A$ 4050 are on the average more affluent or historically tend to make larger contributions and gifts than the group of contributor or gift givers or gift givers that will attend fund-raising event$_B$ 4051 (with all other variables held constant), the C(p) of event 4050 is larger than the C(p) of event B. The fund-raising organization or gift recipient allocates a larger sub-set of fund-raising terminals from set 4053

16　to fund-raising event$_A$ 4050 (the event with the larger contribution or gift potential) than to event 4051 (the event with the lower contribution or gift potential). Routines on terminal 120 allow for immediate assessment of the contribution or gift potential of a prospective group of contributors or gift givers based on data stored in a data base, e.g. historical contribution or gift giving data, demographic contribution or gift giving data, etc.

21　In the scenario, where there are three or more competing contribution or gift events, e.g. events 4050-4052, sub-sets of terminals 100 from set 4053 are allocated proportionally to the contribution or gift potentials of each respective fund-raising event 4050-4052. By way of example, assume fund-raising event$_A$ 4050 has a contribution or gift potential rating of 10, fund-raising event$_B$ 4051 has a contribution or gift potential rating of 5, and fund-raising event$_C$

26　4052 has a contribution or gift potential rating of 1. The fund-raising organization proportionally allocates the largest number of terminals to fund-raising event$_A$ 4050; the second largest number of terminals are allocated to fund-raising event$_B$ 4051; and the smallest number of terminals are allocated to fund-raising event$_C$. This method allows the maximization of the contribution or gift potential over the total number of competing events 4050-4052. Hence, this

31　method of allocation maximizes the contribution or gift potential from fixed set 4053 of terminals 100. Routines on terminal or peripheral 100 assess the contribution potential of a group of crowd and provide data to assist in said allocation of terminals.

FIG. 18a illustrates the method of allocating a set of terminals 100 within a single fund-raising event$_A$ 4050 and a mode of operation of terminal 100, peripheral 100, and/or terminal

1 120. The method of allocation of the set 4053 of terminals 100 is used to maximize the contribution or gift return of a contribution or gift session. That is, within an individual fund-raising event$_A$ 4050, the fund-raising organization can maximize C(p) for event 4050. By way of example, group 4053 comprises one hundred (100) terminals 100. Of course, group 4053 can comprise any number of terminals 100 and will generally be a function of the number of
6 terminals a fund-raising organization or gift recipient has means to purchase or obtain.

In a variant, terminals 100 are interchangeable from one fund-raising event to another fund-raising event so that initialization of any electronic contributions or gifts management terminal 100 or peripheral 100 can be accomplished from any terminal 120 or some remote location. Consequently, a first fund-raising organization or gift recipient utilizes un-initialized
11 terminal or peripheral from a second fund-raising organization or gift recipient. By way of example, the fund raiser , gift recipient, or fund-raising organization provides the group 4053, or sub-set thereof, to the group of contributors or gift givers with more affluence, group 4001 as indicated by phantom line 4058. We will assume in this scenario that group 4001 has a larger A$_i$ than groups 4002-4004. Terminals 100 or peripherals 100 are provided as described
16 herein to the crowd of contributors or gift givers in group 4001 prior to being provided to groups 4002-4004 in one variant. Contributors or gift givers in group 4002-4004 are less affluent, e.g. have lower A$_i$ ratings. This will result in the group of more affluent contributors or gift givers in group 4001 having a higher M$_i$ thus increasing their satisfaction with the contribution or gift process and maximizing the contributions and gifts obtained from this
21 group of affluent contributors or gift givers. Then terminals 100 and/or peripherals are then provided to a group of contributors or gift givers with lower A$_i$ ratings. As such the C(p) for event A can be maximized. Routines on terminals 100 or peripherals 100 provide immediate assessment of this variable as described herein.

Further, the A$_i$ ratings for the other groups 4002-4004 are calculated and terminals in
26 group 4053 provided thereto in proportion to the A$_i$ ratings for the respective groups as indicated by phantom lines 4056-4059.   It is understood that the methods and modes of operation disclosed herein can also be used to provide terminals 100 or peripherals 100 to contributors or gift givers who have historically contributed to a fund-raising organization or gift recipient prior to providing the terminals or peripherals to other contributors or gift givers,
31 and can also be used in combination with other factors that affect the contribution or gift potential of a group or an individual described herein.

Hence we see that providing the features and benefits of electronic contributions or gifts management terminal 100 or peripheral 100 will increase C(p) over a group of contributor or gift givers or gift givers and increase the amount of contributions and gifts collected. The

1 electronic contributions or gifts management terminal 100 or peripheral 100 gathers and
provides information of who current contributors or gift givers are. It is desirable to obtain
demographic information about current contributors or gift givers. By way of example,
information concerning the sex of contributors or gift givers provides useful data that allows
a fund-raising organization or gift recipient to tailor its efforts to maximize the contribution or

6 gift process. Electronic contributions or gifts management terminal 100 or peripheral 100
allows a fund-raising organization or gift recipient to immediately record and obtain
information comprising whether the current (optionally consecutive) contributors or gift givers
are young or old, educated or non-educated, if they have conservative or liberal voting
tendencies, whether they attend a baseball game or the opera, do they see themselves as

11 extroverts or introverts. This information allows the fund-raiser or gift recipient to
immediately know who the present contributors or gift givers are and allows the fund-raiser
or gift recipient to cultivate, solicit and thank current contributors or gift givers thereby
generating contributor or gift giver loyalty and future contributions and gifts.

Information whether current contributors or gift givers are male or female is obtained

16 by reading information bearing card 100. The first name of a respective contributor or gift
giver, or whether a contributor or gift giver has Mr., Ms., or Mrs. is read from the indicia
encoded on the card. If the "first name" e.g. Steven, of a contributor or gift giver is read a
software routine is run to determine if the first name is a name usually given to a male or to
a female. This method allows a fund-raising organization, gift recipient, or person to determine

21 percentages of male and female contributors or givers.

In a variant, the contributor or gift giver information entered from a respective
contributor's or gift giver's information bearing card is entered into electronic contributions or
gifts management terminal 100 or peripheral 100 by the methods and modes of operation
described above. This card information is electronically associated with information that

26 comprises an address of the contributor or gift giver from a database, such as a local electronic
telephone directory, a national electronic telephone directory, e.g. MCI's national telephone
directory service. The contributor or gift giver information is entered onto a mailing list.
Hence, a streamlined method of preparing a mailing list utilizing terminals 100 or peripherals
is provided by the method and mode of operation disclosed herein.

31 In a variant, the card information entered into terminals 100 or peripherals 100 is used
in a method and mode of operation to determine changes in demographic trends of the fund-
raising organization's future prospective contributors or gift givers as compared to the fund-
raising organizations or gift recipients present group of contributors or gift givers. Assume
that groups 4001 and groups 4004 are a fund-raising organization's or gift recipient's current

1   groups of prospective contributors or gift givers.   Assume that groups 4002 and groups 4003 are a fund-raising organization's future groups of contributors or gift givers. Changes in patterns of contributions and gifts made by groups 4001 and 4004 are tabulated. This changes are used to predict the composition of groups 4002 and 4003 to determine if the future groups, 4002 and 4003, will have the same characteristics as the current groups, 4001 and 4004, or if the

6   groups' characteristics will be different.

     Electronic contributions or gifts management terminal 100 or peripheral 100 provides message prompts on display 840 that stimulate and motivate contributors or gift givers evoking an impulse or providing an impetus to make contributions and gifts by expressing the message that if a contribution or gift is made, the contributor or gift giver has, for example,

11   "molded the future." For example, display 840 begins a contribution or gift session with the message "You can teach twelve illiterate people to read with a contribution or gift of $20.00" and concludes a respective contribution or gift session by displaying a message, "Your contribution or gift has just provided three meals a day for ten orphans." Prompts of this type stimulate and motivate the impulse for the making of initial and subsequent contributions or

16   gifts by providing contributors or gift givers a positive psychological boost, e.g the message makes the contributors or gift givers "feel good" upon making the contribution or gift.

     Electronic contributions or gifts management terminal 100 or peripheral 100, terminal 120, a card account processor 1031, or combination thereof, in one mode of operation, provide for automated and/or direct identification and categorization, grouping, classification,

21   stratification, and/or ordering, compilation of statistical data about contributors or gift givers, contributions and/or gifts. By way of example, the system allows for and greatly facilitates and streamlines the organization of the largest contributor or gift giver gift or contribution down to the smallest contributor or gift giver contribution or gift given at a single or a multiplicity of contributions or gifts session. For example, assume contributor or gift giver 1

26   contributes $50, contributor or gift giver 2 contributes $100, and contributor or gift giver 3 contributes $150 on electronic contributions or gifts management terminal 100 or peripheral 100. Terminal or peripheral directly records the numerical contribution or gift data and immediately, or upon activation, tabulates statistically significant data about the contribution session involving the three contributors. At a remote site, a report is printed indicating that

31   contributor or gift giver 3 was the major donor at the contribution or gift session, contributor or gift giver 2 was the second largest donor at the session, and contributor or gift giver 1 was the third largest donor at the contribution or gift session. Similarly, contribution or gift information for a plurality of contribution or gift sessions is tabulated indicating the rankings of respective contributor or gift givers or gift givers: It will be understood that the compilation

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1   of this information provides for rapid identification of contributors or gift givers who then can
be subsequently solicited for contributions and gifts.

For example, a contributor or gift giver who makes a small contribution or gift on an
annual basis, e.g. $50, for fifty or sixty years, will give $2500 over a fifty year period, and $3000
over a sixty year period. Therefore, electronic contributions or gifts management terminal 100

6   or peripheral 100, terminal 120, a card account processor, or combination thereof, provides a
system and method for facilitating the tracking or keeping an account of the cumulative
contributions and gifts of respective contributors or gift givers. In one mode of operation,
terminal 100 or peripheral 100, terminal 120, computer 3397, or combination thereof, monitors
the frequency of donations made by a multiplicity of contributors or gift givers.

11   Based on the contribution data entered on terminal 100, peripheral 100, or remote
personal computers at the remote locations, as given to a single or a multitude of gift recipients,
reports are then printed and forwarded to individual contributors or gift givers who make
contributions and gifts to the fund-raising organization sharing the organizations appreciation
with loyal contributors or gift givers and assisting in obtaining for continuing support. The

16   method and mode of operation of described herein streamlines the acknowledgment process.

In yet a further variant, terminal 100, peripheral 100, or terminal 120, or computer 3397,
have routines thereon that monitor the frequency of contributions made by respective
contributors, an forward acknowledgments after a certain threshold has been reached. For
example, a first contributor's or gift giver's frequency of contributions or gifts are monitored

21   over time. If the contributor or gift giver gives contributions or gifts several times a week, the
data surrounding the contributions or gifts is assembled on a data base and an
acknowledgment is sent after a series of contributions or gifts have been made, e.g. 10
contributions or gifts. The historical frequency of the first contributor's or gift giver's giving
is tabulated, and then used as a reference in determining when or after what interval of time

26   to send the contributor or gift giver an acknowledgment. In the case of the first contributor or
gift giver it would be extremely inefficient to send the contributor a separate acknowledgment
for each individual contribution of gift. The method and mode of operation significantly
streamlines the acknowledgment process.

Where a second contributor or gift giver gives contributions sporadically, an interval

31   of time is tracked. We will assume that the second contributor or gift giver makes
contributions or gifts once a month. The data surrounding the contributions or gifts is
assembled on a data base. The frequency of the giving of the second contributor or gift giver
is determined for an interval of time. An acknowledgment is optionally sent after a series of
contributions or gifts have been made, e.g. 10 contributions or gifts. The historical frequency

1   of the second contributor's or gift giver's giving is tabulated, and then used as a reference in determining when or after what interval of time to send the contributor or gift giver an acknowledgment. In the case of the second contributor or gift giver it would be extremely efficient to send the contributor a separate acknowledgment for each individual contribution of gift since they are spread out over a longer period of time. The method and mode of

6   operation significantly streamlines and brings significant economies to the acknowledgment process for both sporadic and frequent contributors and gift givers.

These reports motivate and stimulate an impulse in a committed annual contributor or gift giver to continue to make contributions and gifts every year, or at some other appropriate interval, bringing the total of the respective contributors or gift givers contributions and gifts

11   well into hundreds, even thousands of dollars. Electronic contributions or gifts management terminal 100 or peripheral 100 provides an input for entering contributor or gift giver information and contribution or gift information that allows for the tracking of contributor givers or gift givers, the frequency of the giving of contributions, and the like.

As illustrated in FIGS 17f and 17g, electronic contributions or gifts management

16   terminal 100 or peripheral 100 utilizes message prompts displayed on display 840 to communicate wish list item prompts 4094, 4096, 4100, and 4102. Wish list item prompts are stimulus that evoke an impulse to make a contribution or gift. Wish list item prompts generally present needs for items the fund-raising organization of gift recipient has for specific projects. For example, wish list items for a political candidate includes a phone system for a

21   campaign, the printing of 5000 copies of a newsletter to be sent to voters, etc. Wish list items for a wedding might include a new car, a new house, a television set, spending money for a honey moon, and the like. Wish list items for a funeral might include a monetary gift to a research foundation, e.g. the American Heart Association (where the individual died from a heart attack), the American Lung Association (where the individual died from lung cancer), for

26   the spouse or children of the deceased. A wish list item for a christening or baptism includes a monetary gift for a college fund, for the child's toys, etc. Exemplary, wish list items for an anniversary include a trip for a second honeymoon and the like. It is understood that wish list items are programmed into terminal 100 or peripheral 100 as a function of the social event the terminals or peripherals are used at. It is further appreciated that the wish list data, and

31   contribution or gift data are further correlated in a variant of the mode of operation of the terminal or peripheral. This correlated data is then immediately recorded onto a report in one variant. In yet a further variant, terminal 100, peripheral 100, terminal 120, peripheral 120, provides for the automatic and customized generation by way of a remote printer of customized thank you cards for the contributors or gift givers. The customized thank you

1 cards comprise gift giver name data, address data and optional wish list item data. The mode of operation and method described herein significant streamline the acknowledgment of gifts and contributions.

By way of further example, display 840 prompts a contributor or gift giver stimulating him or her and creating an impulse make a contribution or gift to obtain second wish list item

6 4094 for the fund-raising organization: "$5.00– Needy Child Services – provides a needy child meals for one week." Prompt 4094 is be displayed concurrently with other prompts, e.g. wish list item prompt 4069, in one variant. In another variant, prompt 4094 is displayed for a time out period on display 840.

A second electronic contributions or gifts management terminal 100 or peripheral 100

11 has second wish list item prompt 4096 displayed to a contributor or gift giver soliciting a contribution or gift for a second wish list item: "$5.00 – Needy Child Services – provides a needy child meals for one week." A third wish list item prompt 4096 is displayed to a contributor or gift giver soliciting a contribution or gift for a third wish list item: "$25.00 – Hurricane Disaster Relief Services – buys 200 blankets for the victims of Hurricane Josie." A

16 fourth prompt 4100 is displayed to a contributor or gift giver soliciting a contribution or gift for a fourth fund- raising organization wish list item: "$50.00 – Newborn Services – buys 100 bottles of baby formula for newborns in South America." A fifth prompt 4102 is displayed to a contributor or gift giver soliciting a contribution or gift for a fifth fund-raising organization wish list item: "$1000.00 – Incubators for Prematurely Born Infants in India – buys 1 incubator

21 that will save the lives of many infants in a Children's hospital."

It will be understood that the menu of wish list item prompts will induce contributors or gift givers to make contributions and gifts that are used to obtain specific wish list items. Further, terminals or peripherals 100 allow for a gift recipient to track in real time the wish list items for which contributions or gifts have been made, and those wish list items that remain

26 outstanding. As each wish list item 4094, 4096, 4100, 4102 is correlated with a contribution or gift, the respective wish list item may be removed from the group of wish list items displayed on display 840 on electronic contributions or gifts management terminal 100 or peripheral 100 in one variant. Alternately, the group of wish list items may continue to be displayed and the amount of wish list items which are correlated with contributions and gifts may be tallied. The

31 frequency of contributions or gifts correlated to specific wish list items is automatically tracked and monitored. In a variant this information is communicated in real time to terminal 120 or peripheral 120.

Moreover, electronic contributions or gifts management terminal 100 or peripheral 100 may route all contributions and gifts to a single account, and may keep a running total of the

1 number of specific "wish list" items for which contributions and gifts have been made so that later the wish list items may be purchased according to the respective number of wish list items for which contributions and gifts have been given. By way of example, assume three contributors or gift givers give contributions and gifts selecting wish list item three above, two contributors or gift givers give contributions and gifts selecting wish list item four, and one

6 contributor or gift giver gives a contribution or gift selecting wish list item five. Electronic contributions or gifts management terminal 100 or peripheral 100 stores information about the six total contributions or gifts. (3 x $25) + (2 x $50) + (1 x $1000) = $1175 in contributions and gifts would be entered (optionally immediately recorded, and stored) in electronic contributions or gifts management terminal 100 or peripheral 100 for eventual off-loading

11 thereof. This amount is off-loaded to a single account of the fund-raising organization while a tally of each respective type of wish list item is recorded, e.g. (3 x 200 blankets) + (2 x 100 baby bottles) + (1 x 1 incubator), so that each item can be purchased in the quantity desired according to the request of the respective contributors or gift givers. The frequency of appearance of wish list item is further monitored and recorded so that future contribution or

16 gift giving sessions can incorporate more wish list items of the type of the most popular wish list items in order to maximize the efficacy of future contribution or gift giving sessions. The mode of operation of the terminals 100 or peripherals 100 is altered to incorporate appropriate displays for the more frequently chosen with list items or items of the category of the more frequently chosen with list items.

21 In another variant, a plurality of terminals 100 communicate wish list item contribution or gift information among other terminals 100, terminal 120, a display with a transmitter and/or receiver for communicating with electronic contributions or gifts management terminal 100 or peripheral 100, terminal 120; or a combination thereof(not pictured) e.g. a large screen display, or a combination thereof showing the progress being made in with respect to

26 contributions and gifts for respective with list items. It will be further understood that electronic contributions or gifts management terminal 100 or peripheral 100 by displaying the wish list item prompts 4094, 4096, 4100, and 4102 on display 840 markets the specific philanthropic work a fund-raising organization, and does so without the need for a human solicitor of the contribution or gift in one variant. Moreover, the visual and audio presentation

31 on the display of a larger screen television is a stimulus evoking an impulse to make a contribution or gift.

Electronic contributions or gifts management terminal 100 or peripheral 100 by displaying the various prompts 4094, 4096, 4100, and 4102 on display 840 induces a contributor or gift giver to upgrade his contribution or gift amount by demonstrating to him or her and

1 allowing him or her to compare the difference a slightly larger contribution or gift amount made to a first wish list item makes as opposed to a smaller contribution or gift amount to a second wish list item. By way of example, modest contribution or gift amounts are upgraded, and the efficacy of a contribution session maximized, when a message prompt on terminal 100 or peripheral 100 suggests that "$40.00 purchases meals for a hungry family in South America

6 for a week" as compared to a competing message prompt suggesting that "$35.00 purchases art supplies for a group of three children."

The present invention contemplates that display 840 displays, stories, quotes, photographs, multi-media presentations, and other examples to present respective "wish list" items visually to prospective contributors or gift givers. The present invention also

11 contemplates that electronic contributions or gifts management terminal 100 or peripheral 100 has means to display wish list items audibly. The audio display includes additions to processing circuitry that include audio circuitry and speakers.

FIG. 18b illustrates a method of maximizing the contribution or gift potential of a group with terminal set 4053. Generally, the method comprises presentations or disseminations of

16 terminals 100 within set 4053 to contributors or gift givers who are more likely to make a contribution or gift, a larger contribution or gift, or a combination thereof, prior to presentation to the terminals to group members who are less likely to make a contributions and gifts, are likely to make smaller contributions and gifts, or a combination thereof. The method includes a hierarchical approach for the presentation of terminals 100 to sequential prospective

21 contributor or gift givers or gift givers. Historical gift and contribution giving data is collected as described herein for a group or crowd of contributors or gift givers, and stored on a data base. Routines on computer 3397, for example, analyze the historical contribution and gift patterns and frequencies of the respective members of the group. Identity data of attenders of a contribution session is entered into a data base. The routines then correlate the identity

26 information of the respective attenders of the contribution session with the historical contribution and/or gift patterns with the identity information. Statistical calculations are then performed on the correlated data automatically to ascertain a projected contribution or gift amount for the contribution session based on the historical information and attender data, and this respective contribution session with these specific attenders is correlated with a prospective

31 contribution or gift take value. The same procedure is performed for a plurality of competing events and the competing events are assigned prospective contribution or gift take values. The respective take values are then compared, and the various contribution sessions are then ordered.

For example, the method comprises the step of presenting, circulating, or advancing

1 terminals 100 or peripherals 100 to prospective contributors or gift givers who have historically made commitments to the fund-raising organization 5000 or gift recipient prior to presentation of the terminals 100 or peripherals to other prospective contributors or gift givers at a contribution or gift session 5004. In a variant, the method comprises the step of presenting terminals 100 to sub-groups of prospective contributors or gift givers most familiar with the

6 fund-raising organization 5002 or gift recipient prior to presentation of the terminals 100 to other prospective contributors or gift givers at a contribution session 5004. Based upon the historical contribution or gift frequency data, a respective contributor or gift giver is assigned a potential giving value. The givings values for a multiplicity of contributors or gift givers is assembled in a data base, and presented on terminals 100 or peripherals 100 to assist in the

11 isolation of contributors or gift givers who are more likely to give than randomly chosen contributors.

It will be understood that the method steps 5000, 5002, can be combined. Moreover, it is understood that the analysis of the variable disclosed earlier allows for an assessment of which sub-group of prospective contributor or gift givers or gift givers should first have a sub-

16 set 4053 of terminals 100 presented thereto. By way of example, a fund-raiser or gift recipient may only have a fixed group of terminals or peripherals 100, e.g. 5 terminals. Assume that there is a group of 1000 prospective contributors or gift givers 4000, e.g. Contributor or gift giver 1 through Contributor or gift giver N (where n=1000)(FIG. 18a), to contact during a single contribution or gift session, e.g event A. We will assume that it would be logistically

21 impossible for a fund-raiser or gift recipient to present the five electronic contributions or gifts management terminal 100 or peripheral 100 units to all 1000 contributors or gift givers during a single contribution or gift session. The fund-raiser or gift giver wishes to maximize the contribution or gift amounts collected from sub-groups 4001-4004 of the 1000 potential contributors or gift givers 4000 at the contribution or gift session, e.g. due to time constraints.

26 The hierarchical approach in the method includes presenting electronic contributions or gifts management terminal 100 or peripheral 100 or the group of five terminals 100 to sub-group 4001 of the group 4000 of potential contributors or gift givers where sub-group 4001 comprises members of the board and development committee of a fund-raising organization, members of the staff of the fund-raising organization, current contributors or gift givers to the fund-

31 raising organization, current volunteers of the fund-raising organizations, current members of the fund-raising organization, retired members of the fund-raising organization, retired staff of the fund-raising organization, contributors or gift givers of the fund-raising organization who have given historically, alumni, or a combination thereof, prior to presentation of electronic contributions or gifts management terminal 100 or peripheral 100 or a group of

1 terminals 100 to the remaining potential contributors or gift givers in group 4000. In one mode of operation, terminal 100 or peripheral 100 stores in a data base an ordering or categorization of the previously mentioned prospective contributors or gift givers correlated to a potential gift or contribution giving value assigned on the respective contributor's or gift giver's propensity to give, e .g. as a function of historical contribution or gift data for the respective contributor

6 or gift giver.

The general theory is that terminals 100 or peripherals 100 should be presented, circulated, advanced, or provided to prospective contributors or gift givers who are most familiar with the fund-raising organization and then sequentially presented and provided to the remaining potential contributors or gift givers who are less familiar with the fund-raising

11 organization. This determination can be made in the field by evaluating data displayed on terminals 100 or peripherals 100, e .g. respective gift giving values. The likelihood of obtaining contributions and gifts from the remaining contributors or gift givers is lower than obtaining contributions and gifts from the groups presented above. Another example, of utilizing this hierarchical method of providing, circulating, or advancing terminals or peripherals 100,

16 includes presenting, circulating or advancing electronic contributions or gifts management terminal 100 or peripheral 100 to prospective contributors or gift givers who have historically attended prior fund-raising events of the fund-raising organization, customers of the fund-raising organization, potential contributors or gift givers who are family members of the fund-raising organizations loyal contributor or gift givers or gift givers, or a combination thereof,

21 prior to presenting the terminals 100 to other remaining prospective contributors or gift givers.

In a variant, electronic contributions or gifts management terminal 100 or peripheral 100 stores information regarding the most promising contribution or gift prospects and displays this information to a human solicitor of contributions and gifts. For example, data regarding historical contribution or gift amounts and frequencies is gathered and downloaded to

26 electronic contributions or gifts management terminal 100 or peripheral 100, e.g. "Mr. A" contributed $1000 during the last contribution or gift session, and "Mrs. B" contributed $15,000 during the last contribution or gift session. This information is displayed to a human solicitor of contributions and gifts on electronic contributions or gifts management terminal 100 or peripheral 100 in order to order the sequence of contribution or gift solicitation and schedule

31 the amount of time that should be spent with each prospect, e.g. a solicitor may spend more time with Mrs. B since she has historically contributed larger contribution or gift amounts to the cause.

As illustrated in FIG. 18c, electronic contributions or gifts management terminal 100 or peripheral 100 provides for a method of making a total or cumulative contribution or gift over

1 time in one variant. By way of example, message prompt 5006 on display 840 displays a message prompt requesting the contributor or gift giver to make a cumulative contribution or gift over time 5005. For example, prompt 5006 on display 840 reads "Please consider making a monthly contribution or gift of $25.00 over one year for a total contribution or gift commitment of $300.00." The contributor or gift giver is requested to confirm the contribution

6 or gift commitment amount 5007. If yes, electronic contributions or gifts management terminal 100 or peripheral 100 stores the cumulative contribution commitment 5008, e.g. $300, off-loads the contribution cumulative contribution commitment 5010 to, e.g. fund-raisers terminal 120 for storage 5012. As each monthly interval comes up fund-raiser's electronic contributions or gifts management terminal 100 or peripheral 100 transmits the contributor's or gift giver's

11 monthly contribution amount of $25.00 for processing to a card account processor 1031 until the commitment period ends, e.g. until the total contribution of $300 is made. It is understood that the contributor's or gift giver's total amount of his commitment is important and substantial, and giving on a periodic basis allows the contributor or gift giver to budget to accomplish this goal and makes the giving of a larger contribution or gift more appealing since

16 the contribution or gift can be made over time versus in one lump sum.

FIG. 21 is a perspective view of a variant of the fund-raising contributions and gifts management electronic contributions or gifts management terminal 100 or peripheral 100.

A portable, hand-held contribution collection peripheral or electronic contributions or gifts management terminal 100 or peripheral 100 is passable and advanceable manually from

21 one contributor or gift giver to another contributor or gift giver as discussed above. The terminal has its own battery electrical energy source 947 and a card reader 307 for reading indicia on an information bearing card identifying a respective contributor or gift giver making a contribution or gift using a respective card record medium for identification of the contributor or gift giver. Electronic contributions or gifts management terminal 100 or peripheral 100 may

26 have a display, but not a keyboard in this variant. The variant is called a keyless terminal or peripheral. Optionally, electronic contributions or gifts management terminal 100 or peripheral 100 does not have a display or a keyboard. In this variant terminal 100 or peripheral 100 is used to automatically correlated a fixed contribution numerical amount to a string of consecutively entered contributor card information as described herein. Optionally, the

31 terminal 100 or peripheral 100 immediately off-loads consecutive contribution or gift information from successive smart cards, and immediately records the information on the terminal 100 or peripheral 100. It will be understood that decreasing the contribution or gift process to one step will significantly decrease the amount of time to consummate a contribution or gift in the filed and also the amount of time necessary to consummate a plurality of

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1   contributions or gifts in the field.

        Electronic contributions or gifts management terminal 100 or peripheral 100 correlates
    a pre-programmed contribution or gift amount of an order inducing the making of a
    contribution or gift with the respective contributor's or gift giver's card information read by the
    electronic card reader 307. Optionally, where smart cards are used a fixed contribution or gift

6   numerical amount data is off-loaded from the consecutive smart cards of sequential
    contributors or gift givers and immediately stored on terminal 100 or peripheral 100. The
    resulting string of contribution or gift data is then off-loaded from terminal 100 or peripheral
    100 to another terminal 120, peripheral 120, or other remote data base for storage and
    processing thereof.

11   By way of example, contributor or gift giver 1 enters his respective card information on
    electronic contributions or gifts management terminal 100 or peripheral 100. Electronic
    contributions or gifts management terminal 100 or peripheral 100 stores contributor or gift
    giver 1's respective card information correlated to a pre-programmed contribution or gift
    amount of $50.00. Contributor or gift giver 1 does not perform the step of entering a

16 contribution or gift amount since his card information is correlated to a pre-programmed
    contribution or gift amount. Electronic contributions or gifts management terminal 100 or
    peripheral 100 is passed sequentially or advanced to contributor or gift giver 2.

        Contributor or gift giver 2 enters his respective card information on electronic
    contributions or gifts management terminal 100 or peripheral 100. Electronic contributions or

21 gifts management terminal 100 or peripheral 100 stores contributor or gift giver 2's respective
    card information correlated to a pre-programmed contribution or gift amount of $50.00.
    Contributor or gift giver 2 does not perform the step of entering a contribution or gift amount
    since his card information is correlated to a pre-programmed contribution or gift amount.
    Electronic contributions or gifts management terminal 100 or peripheral 100 is passed

26 sequentially to contributor or gift giver 3. Electronic contributions or gifts management
    terminal 100 or peripheral 100 is passed or advanced to contributor or gift giver 3. The process
    is repeated by contributor or gift givers or gift givers sequentially until the last contributor or
    gift giver, contributor or gift giver N, enters his respective card information on electronic
    contributions or gifts management terminal 100 or peripheral 100. Electronic contributions or

31 gifts management terminal 100 or peripheral 100 stores contributor or gift giver N's respective
    card information correlated to a pre-programmed contribution or gift amount of $50.00.
    Contributor or gift giver N does not perform the step of entering a contribution or gift amount
    since his card information is correlated to a pre-programmed contribution or gift amount.

        Data storage in electronic contributions or gifts management terminal 100 or peripheral

1   100 stores the following: Contributor or gift giver 1's card information $50.00; Contributor or
gift giver 2's card information $50.00........... through; and, Contributor or gift giver N's card
information $50.00. Subsequently, terminal or peripheral 100 transmits: Contributor or gift
giver 1's card information and associated $50.00; Contributor or gift giver 2's card information
and associated $50.00........... through; and, Contributor or gift giver N's card information

6   and associated $50.00 to fund-raiser's or gift recipient's terminal or peripheral 120 via docking
station 1999. That is a communication link is established between electronic contributions or
gifts management terminal 100 or peripheral 100 and terminal 120 for the transmission of the
information above. Terminal 120 stores the information: Contributor or gift giver 1's card
information and associated $50.00; Contributor or gift giver 2's card information and associated

11 $50.00........ through; and, Contributor or gift giver N's card information and associated $50.00.
Terminal 120 then transmits the information, including optional information identifying a
fund-raising organization or gift recipient, an account of a fund raising organization or gift
recipient, or combination thereof, via communication link 1030, by way of example a telephone
line, to card account processor 1031 or a funds processing network.

16   It is understood that the correlation of a pre-programmed contribution or gift amount
can optionally occur at fund-raisers's terminal 120, a card account processor 1031, or some
other site remote from electronic contributions or gifts management terminal 100 or peripheral
100. In another variant electronic contributions or gifts management terminal 100 or
peripheral 100 automatically stores information recorded of the indicia read from each

21 respective consecutive cardholder contributor or gift giver card record medium, e.g. credit card
or debit card, on electronic contributions or gifts management terminal 100 or peripheral 100
for eventual off-loading thereof.

    For example, data storage in electronic contributions or gifts management terminal 100
or peripheral 100 stores the following in an off-line mode: Contributor or gift giver 1's card

26 information; Contributor or gift giver 2's card information........... through; and, Contributor or
gift giver N's card information.

    Subsequently, terminal or peripheral 100 transmits: Contributor or gift giver 1's card
information; Contributor or gift giver 2's card information.......... through Contributor or gift
giver N's card information to fund-raiser's or gift recipient's terminal or peripheral 120 via

31 docking station 1999 or other communication link. Fund-raising terminal 120 stores and
correlates each respective contributor's or gift giver's card information with a pre-programmed,
post programmed, fixed or pre-set contribution or gift numerical amount: Contributor or gift
giver 1's card information and associated $50.00; Contributor or gift giver 2's card information
and associated $50.00.......... through Contributor or gift giver N's card information and

1   associated $50.00. A communication link is established between terminal 120 for the transmission of the information above to a card account processor. Terminal 120 then transmits the correlated information, including optional information identifying a fund-raising organization, an account of a fund raising organization, or combination thereof, via communication link 1030, by way of example a telephone line, to card account processor 1031

6   or a funds processing network.

      Where a smart cards (the smart card having data comprised of cyber cash, pre-programmed cash equivalents, or combination thereof, stored thereon), are used by consecutive contributors or gift givers to enter contributions on terminals 100 or peripherals 100, the terminals 100 or peripherals 100 have entered thereon (and then transmit for recordation

11   thereof on a remote terminal, peripheral or other piece of hardware) or immediately record thereon, data comprised of: $50.00 and (Optional contributor or gift giver 1's card information associated thereto) $50.00 and (Optional contributor or gift giver 2's card information associated thereto)

      .... through $50.00 and (Optional contributor or gift giver N's card information associated

16   thereto).

      A communication link is optionally established between electronic contributions or gifts management terminal 100 or peripheral 100 and terminal 120, or other piece of hardware for the transmission of the information above. Terminal 120 or piece of hardware stores the information:

21   Total numerical amount data of the contributions made, and optional contributor or gift giver card information. The data then is transmitted for further processing thereof, including converting the data to other equivalents of cash.

      The electronic contributions or gifts management terminal 100 or peripheral 100 or peripheral 100 as described above is utilized in a method of simplifying and inducing the

26   giving of monetary contributions and gifts by individuals, receiving and immediately recording thereof upon receipt. The method comprises the steps of providing, dispersing, advancing, or disseminating among individuals for making of monetary contributions and gifts with a portable, hand-held electronic contributions or gifts management terminal 100 or peripheral 100 for entering and optionally immediately making of record information of a respective

31   contributor's or gift giver's or gift giver's card information. Electronic contributions or gifts management terminal 100 or peripheral 100 has its own source of electric power. Electronic contributions or gifts management terminal 100 or peripheral 100 optionally has a case dimensioned for being held in the palm of an individual's hand, a reader 307 on terminal for reading a cardholder contributor's or gift giver's respective record medium having indicia

1 thereon identifying an individual contributor or gift giver making a given monetary contribution or monetary gift. The electronic contributions or gifts management terminal 100 or peripheral 100 or peripheral 100 has a means for verifying that the respective contributor's or gift giver's card information was correctly entered and read by the card reader 307 on electronic contributions or gifts management terminal 100 or peripheral 100. For example, a

6 light located on the terminal or peripheral flashes after the contributor or gift giver enters his card information on electronic contributions or gifts management terminal 100 or peripheral 100 and the terminal or peripheral correctly reads and stores the card information. By way of yet another example, electronic contributions or gifts management terminal 100 or peripheral 100 audibly indicates that a respective contributor or gift giver has correctly entered his

11 respective card information on electronic contributions or gifts management terminal 100 or peripheral 100, e.g. the electronic contributions or gifts management terminal 100 or peripheral 100 or peripheral 100 projects an audible "Thank you" message via a speaker on the terminal and electronic circuitry.

It is further understood that electronic contributions or gifts management terminal 100

16 or peripheral 100 has a shell that is dimensioned to be comfortably held in the palm of a contributor's or gift giver's hand. The shell has optional indicia indicating the fund-raising organization or gift recipient to which the contribution is being made and optional indicia thereon indicating the order of the contribution or gift amount made thereon by entering a respective cardholder's card information thereon. The keyless terminal 100 or keyless

21 peripheral 100 has optional means for ratification of the contribution or gift thereon. In this variant, a respective contributor's or gift giver's card information is entered. Prior to recordation on terminal 100 or peripheral 100, or entry and recordation on a remote terminal 120, a contributor ratifies the contribution or gift by e.g. pressing a single key. The process and mode of operation is utilized for a plurality of consecutive contributors or gift givers.

26 Electronic contributions or gifts management terminal 100 or peripheral 100 optionally functions in two modes of operation. One mode of operation includes the use of a display and keyboard as described above. A second mode operates in a mode where the keyboard and/or display of the electronic contributions or gifts management terminal 100 or peripheral 100 is overlayed with a removable cover 4600. That is, a case 4600 is provided overlaying the

31 embodiment of electronic contributions or gifts management terminal 100 or peripheral 100 having a keyboard and a display. Optionally case 4600 is in the size and shape of a prop associated with a particular social even, e.g. a wedding cake, a graduation hat (as illustrated in FIG. 19, a birthday cake, or other novelty item inducing the making of a gift, etc. In yet another variant case 4600 encapsulated terminal 100 or peripheral 100, and is removable or

1   modular.

Cover 4600 overlays electronic contributions or gifts management terminal 100 or peripheral 100 in a manner so as to only reveal card reader 307 in one variant. Cover 4600 is removably connected to electronic contributions or gifts management terminal 100 or peripheral 100 so that electronic contributions or gifts management terminal 100 or peripheral

6   100 can function in the mode where a pre-programed contribution or gift amount is correlated to respective card information.   It is understood that electronic contributions or gifts management terminal 100 or peripheral 100 is activated to work in a mode in which a pre-programed or post-programmed contribution or gift amount is correlated to a respective cardholding contributor's or gift giver's card information automatically once card information

11   is entered onto electronic contributions or gifts management terminal 100 or peripheral 100. When cover 4600 is removed from electronic contributions or gifts management terminal 100 or peripheral 100, the terminal 100 or peripheral 100 is then be activated to work so that contribution or gift amounts are entered via keyboard as described above, e.g. variable contribution amounts are entered thereon. Cover 4600 is made of vinyl, plastic, or other

16   appropriate material. In a variant, cover 4600 is made to removably snap onto terminal's 100 shell. The ability to have a cardholder contributor or gift giver simply enter his card information and not have to manually enter a contribution or gift amount on electronic contributions or gifts management terminal 100 or peripheral 100 greatly decreases the time required to consummate a contribution or gift in the field for a single contributor or gift giver

21   and also for a multiplicity of consecutive contributors or gift givers.

In yet another variant, cover 4600 is of a two piece construction and serves to protect terminal 100 or peripheral 100. The cover is removable and interchangeable so that as it becomes worn from use, the old cover is discarded and a new cover 4600 is placed on terminal 100 or peripheral 100.

26   FIG. 18b illustrates an optional method of allocating terminals 100 among various contributors or gift givers to maximize contribution or gift collection in a group. IGS 18c illustrate an optional methods of facilitating the making of a multiplicity of contributions or gifts.

FIG. 20 illustrates an optional method of safeguarding contributions or gifts made on

31   terminals 100 or peripherals 100 by communicating the contributions or gifts to a remote terminal, or peripheral. FIGS.21-21d illustrate variants of electronic contributions or gifts management terminal 100 or peripheral 100 that increase the convenience of making a contribution or gift on contributions and gifts management electronic contributions or gifts management terminal 100 or peripheral 100. FIG. 21 illustrates electronic contributions or gifts

1   management terminal 100 or peripheral 100 with card reader 307, display 840, and a single
confirmation key 96 (A key representing a yes, e.g. a confirmation or ratification key). In these
variants, a contributor's or gift giver's card information and a multiplicity of contributor or gift
givers or gift givers' respective card information are correlated with a pre-programed or post-
contribution session numerical contribution or gift amount. Hence, the contributors or gift

6   givers need only perform the act of sliding (entering) their respective card information on
electronic contributions or gifts management terminal 100 or peripheral 100 to make a
contribution or gift. Where a smart card is used the card is communicatively linked to terminal
100 or peripheral 100. Data representative of the numerical amount of the contribution or gift
is then communicated from the smart card to the terminal or peripheral. Optionally, the data

11   is immediately recorded on terminal 100 or peripheral 100. The process and mode of operation
of terminal 100 or peripheral 100 is repeated for a plurality of consecutive contributors' or gift
givers' having smart cards and making contributions therewith.

In a variant of the contributions and gifts management terminal 100 or peripheral 100
us utilized for fund-raising silent auctions. Terminal 405 includes shell 405. As illustrated in

16   FIG. 21a, shell 405 includes optional indicia 3235, 3237 thereon representative of the fund-
raising organization or gift recipient to which the contribution or gift is being made, and indicia
indicating the numeric amount of the contribution or gift, and a method of entering the
contribution or gift.

FIGS 22 and 22a illustrate electronic contributions or gifts management terminal 100 or

21   peripheral 100 and optional terminal covers 4747 and 4748. Terminal covers 4747 and 4748
allow electronic contributions or gifts management terminal 100 or peripheral 100 to operate
in the mode as the terminals described in FIGS 21-21d. That is, electronic contributions or gifts
management terminal 100 or peripheral 100 is programmed to operate in standard mode, e.g.
one in which a contributor or gift giver enters a variable numeric contribution or gift

26   designation, or an enhanced accelerated contribution or gift mode in which the contributor or
gift giver or contributor or gift giver(s) enter only their respective card information, e.g. by
sliding their information bearing cards through card reader 307, and having a pre-programmed
contribution or gift numeric amount correlated to their respective card information or a post
contribution or gift session contribution or gift numeric amount correlated to their respective

31   card information. Covers 4747, 4748 snap on to electronic contributions or gifts management
terminal 100 or peripheral 100. In a variant, covers 4747, 4748 are made from a cloth, e.g. vinyl
or plastic.

As illustrated in FIG. 22 cover 4747 has aperture 96' and 840'. It will be understood that
when cover 4747 is placed over electronic contributions or gifts management terminal 100 or

1   peripheral 100, optional display 840 and optional key 96 are visible and operable. As
    illustrated in FIG. 22a cover 4748 also has aperture 307' which allows card reader 307 to be
    accessible when cover 4748 is placed over electronic contributions or gifts management
    terminal 100 or peripheral 100. It is understood that the terminals in FIG. 21-21d and terminals
    100 with covers 4747, 4748 allow for a contribution or gift to be made quickly and conveniently,
6   and also allow for a multiplicity or plurality of contributions and gifts to be made on electronic
    contributions or gifts management terminal 100 or peripheral 100 very rapidly since the step
    of entering a numeric contribution or gift amount by a respective contributor or gift giver(s) is
    eliminated.

        The invention provides a method of simplifying and inducing the giving of successive
11 monetary contributions or successive monetary gifts by prospective contributors or gift givers
    or prospective giftmakers, receiving and immediately recording thereof upon receipt
    comprising the step of dispersing through a crowd of prospective contributor or gift givers or
    gift givers or gift givers a plurality of keyless, electronic contributions or gifts management
    terminals 100 or peripherals 100 as illustrated in FIGS. 21, 21a, 21b, 21c, 21d, 22 and 22a for
16 immediately making of record successive data sets comprising the identities of the successive
    contributors or gift givers or gift givers making the monetary contributions or monetary givers.
    By way of example, operation of terminal or peripheral 100 in this variant of the method is as
    follows:

        For example, data storage in electronic contributions or gifts management terminal 100
21 or peripheral 100 immediately records the following in an off-line mode as each successive
    contributor or gift giver enters his or her respective card information thereon: Contributor or
    gift giver 1's card information; Contributor or gift giver 2's card information.......... through
    Contributor or gift giver N's card information. It is understood that terminal 100 or peripheral
    100 is optionally self-powered.

26   Subsequently, terminal or peripheral 100 communicates: Contributor or gift giver of gift
    giver 1's card information; Contributor or gift giver 2's card information.......... through
    Contributor or gift giver N's card information to terminal 120 via optional docking station
    1999. Fund-raising terminal 120 correlates each respective contributor's or gift giver's card
    information with a pre-programmed or pre-set contribution or gift amount: Contributor or gift-
31 giver 1's card information and associated $50.00; Contributor or gift giver 2's card information
    and associated $50.00.......... through Contributor or gift giver N's card information   and
    associated $50.00.

    A communication link is established between terminal 120 for the transmission of the
    information above to a card account processor. Terminal 120 then transmits the correlated

1 information, including optional information identifying a fund-raising organization or gift recipient, an account of a fund raising organization or gift recipient, or combination thereof, via communication link 1030, by way of example a telephone line, to card account processor 1031 or a funds processing network.

It is further understood that terminal or peripheral 100 need not communicate the
6 respective contributor or gift giver card information to terminal 120 for correlation of the respective contributors' or gift givers' or gift givers' card information to a fixed numerical amount at terminal 120. Terminal 100 or peripheral 100 further comprises optional means for immediate correlation of a fixed contribution or gift numerical amount, e.g. $5.00, $50.00, $1000,00, to the successive contributors' or gift givers' card information. In yet a further
11 variant, sub-groups of contributors' or gift givers' card information are correlated with fixed or pre-determined numerical contribution or gift amounts on terminal or peripheral 100 while other sub-groups are correlated with fixed or pre-determined numerical contribution or gift amounts at a remote location.

It is further understood that the method and operator less, e.g. keyless, device provided
16 herein accelerates the speed in which a plurality of successive contributions or gifts can be made over and above the increase in speed a keyed terminal or peripheral provides. The substitution of an automatic correlation of a numerical amount to successive card record information of contributors or gift givers decreases the decision making time needed to select a variable numerical contribution or gift amount. Further, this substitution greatly increases
21 the convenience of making a contribution or gift by a contributor or gift giver.

Optionally the method further includes having certain contributors or gift givers make gifts or contributions on the terminal 100 or peripheral 100 that are correlated to a fixed numerical contribution or gift amount and in which other contributors or gift givers make gifts or contributions correlated to variable contribution numerical amounts or variable gift
26 numerical amounts. By way of example, data storage in electronic contributions or gifts management terminal 100 or peripheral 100 immediately records the following in an off-line mode as each successive contributor or gift giver enters his or her respective card information thereon: Contributor or gift giver 1's card information; Contributor or gift giver 2's card information.......... through Contributor or gift giver N's card information. It is understood that
31 terminal 100 or peripheral 100 is optionally self-powered.

Subsequently, terminal or peripheral 100 automatically correlates or associates a fixed contribution numerical amount or fixed gift numerical amount to the respective successive contributors' or gift givers' card: Contributor or gift-giver 1's card information and associated $50.00; Contributor or gift giver 2's card information and associated $50.00.......... through

1 Contributor or gift giver N's card information and associated $50.00.

Other successive contributors or gift givers enter variable contribution or gift amounts on terminal 100 or peripheral 100 for immediate recordation thereof. By way of example, contributor or gift giver N + 1 has entered contributor or gift giver N + 1's respective contribution or gift amount of $5.00, and his respective card information; where contributor or

6 gift giver N + 2 has contributed his respective contribution or gift amount of $10.00 and his respective card information; and, where contributor or gift giver N + 3 has contributed his respective contribution or gift amount of $50.00 and his respective contribution or gift amount, contributor or gift giver X has contributed his respective contribution or gift amount of $100.00 and his respective card information, electronic contributions or gifts management terminal 100

11 or peripheral 100 immediately records the following: Contributor or gift giver N + 1's card information $5.00; Contributor or gift giver N + 2's card information $10.00; Contributor or gift giver N + 3's card information $50.00; and, Contributor or gift giver X's card information $100.00.

Subsequently, electronic contributions or gifts management terminal 100 or peripheral

16 100 communicates: Contributor or gift giver 1's card information and associated $50.00; Contributor or gift giver 2's card information and associated $50.00.......... through; Contributor or gift giver N's card information and associated $50.00; Contributor or gift giver N + 1's card information and associated $5.00; Contributor or gift giver N + 2's card information and associated $10.00; Contributor or gift giver N + 3's card information and associated $50.00; and

21 Contributor or gift giver X's card informationand associated $100.00 to terminal 120 via docking station 1999 or communication link 140. That is a communication link is established between electronic contributions or gifts management terminal 100 or peripheral 100 and terminal 120 for the communication of the information above. Terminal 120 records a copy or original of the information: Contributor or gift giver 1's card information and associated $5.00;

26 Contributor or gift giver 2's card information and associated $10.00; Contributor or gift giver 3's card information and associated $50.00; Contributor or gift giver N's card information and associated $100.00; Contributor or gift giver N + 1's card information and associated $5.00; Contributor or gift giver N + 2's card information and associated $10.00; Contributor or gift giver N + 3's card information and associated $50.00; and, Contributor or gift giver X's card

31 information and associated $100.00.

Terminal or peripheral 120 then transmits the information, including optional information ·identifying a fund-raising organization or gift recipient, an account of a fund raising organization or gift recipient, information of the recipient of the gift or combination thereof, via communication link 1030, by way of example a telephone line, to card account processor

1 1031 or a funds processing network.

Optionally, an authorization is obtained at card account processor 1031 for each contribution or gift. By way of example, information designating each contribution or gift as authorized or unauthorized may be added to each respective contribution or gift data sets: Contributor or gift giver 1's card information and associated $5.00 – unauthorized; Contributor 6 or gift giver 2's card information and associated $10.00 – authorized; Contributor or gift giver 3's card information and associated $50.00 – authorized; and, Contributor or gift giver N's card information and associated $100.00 – authorized.......and so on.

The authorized contributions or gifts are then processed further. Processing includes debiting or charging, as appropriate, an account of a Contributor or gift giver for the amount 11 of the authorized contribution or gift. By way of example, Contributor or gift giver 2's account is debited $10.00; Contributor or gift giver 3's account has a charge added to it of $50.00; and,Contributor or gift giver N's account has a debit entered to it of $100.00....and so on.

An account of a fund-raising organization or gift recipient is augmented the amount of the authorized contributions and gifts. By way of example, fund raiser's or gift recipient's 16 account 1033 would be augmented for the $10.00 received from Contributor or gift giver 2, for the $50.00 received from Contributor or gift giver 3, and for the $100.00 received from Contributor or gift giver N. Contributor or gift giver 1's contribution or gift was unauthorized. As an unauthorized contribution or gift it may be reported to the fund raising organization or gift recipient. The fund raising organization or gift recipient may choose to follow up with 21 Contributor or gift giver 1 to determine if the Contributor or gift giver would like to resubmit another contribution or gift. Optionally, Contributor or gift giver 1's card information and respective contribution or gift amount of $5.00 may be discarded. In the methods described herein the numerical amount to which successive contributor's or gift giver's card information is associated or correlated is selected from the group of a pre-programmed numerical amount, 26 a fixed numerical amount, a variable numerical amount, a numerical amount of an order inducing the making of a monetary contribution or gift, and a post-programmed numerical amount. A pre-programmed amount is entered in one variant on terminal 100 or peripheral 100 for subsequent correlation to the respective contributor or gift givers or gift givers' or gift givers' respective card information entered on terminal 100 or peripheral 100. Variable 31 contribution and gift numerical amounts are also correlated on terminal 100, peripheral 100, terminal 120, card processor 1037, or other remote location with respective contributor or gift givers or gift givers' and gift givers' card information. Optionally, a numerical amount of an order inducing the making of a monetary contribution or gift, e.g. $5.00, $20.00, $50.00, $100.00 is correlated with respective contributor or gift giver card information. In yet another variant,

1 a post contribution or gift session numerical amount is correlated with respective contributor
   or gift giver card information.

      As illustrated in FIGS. 21-22a, a portable contribution or gift management device
   passable manually from one contributor or gift giver to another contributor or gift giver
   comprises a self-powered, keyless contributions or gifts management terminal 100 or
6 peripheral 100. The terminal 100 or peripheral 100 has means for immediately recording
   successive data of information identifying contributors or gift givers. Optionally, the device
   100 further comprises means for successively recording information of a plurality of successive
   card record mediums without or unimpeded by verification of authorization. The device
   further comprises means for correlating a numerical amount to the successive contributors' or
11 gift givers' card information. By way of example, the numerical amount is selected from the
   group consisting of a pre-programmed numerical amount, a fixed numerical amount, a
   variable numerical amount, a numerical amount of an order inducing the making of a
   monetary contribution or gift, and a post-programmed numerical amount. The device
   optionally operates in a mode in which the contributions or gifts are made on the terminal or
16 peripheral without interposing requests for verification of authorization between a plurality
   of contributions or gifts made on the terminal or peripheral whereby the throughput of
   contributions and gifts and gifts made on the terminal or peripheral is greatly enhanced.

      In yet a further variant, the portable, hand-held contribution or gift management device
   is passable manually from one contributor or gift giver to another contributor or gift giver for
21 the immediate recording of successive contributions and gifts. The device is a self-powered
   electrical energy powered contributions and gifts management terminal or peripheral having
   a card reader for reading indicia on a card record medium identifying a respective contributor
   or gift giver making a corresponding contribution or gift using a respective card record
   medium for identification of the contributor or gift giver; and, means that immediately record
26 information of successive card record mediums corresponding to the successive contributor or
   gift givers or gift givers for identification of the contributor or gift givers or gift givers, and said
   information recorded for eventual off-loading thereof.

      As illustrated in FIGS. 22 and 22a, the device comprises means for successively making
   contributions or gifts on the terminal or peripheral that are correlated to a fixed numerical
31 contribution or gift amount and, means for successively making gifts or contributions
   correlated to variable contribution or gift numerical amounts. For example, terminal 100 or
   peripheral 100 operates in one mode of operation that allows a contributor or gift giver to make
   a variable contribution or gift numerical amount thereon by manually, or vocally, activating
   an operator 890. In a second mode of operation, overlays or covers 4747, 4748 are snapped on

1 terminal 100 in one variant, and terminal 100 or peripheral 100 is activated so that it functions in a second mode of operation that solely immediately records contributor or gift giver card information. The contributor or gift giver swipes or enters his card record medium (e.g. magnetic stripe card or other type of card, e.g. IC card, etc.) through or into card reader 307. There is immediate correlation with a numerical contribution or gift amount. Optionally, there

6 is subsequent correlation of the successive contributor or gift givers or gift givers's or gift givers' card information with a numerical contribution or gift amount. Overlay or cover 4747 has apertures 840' and 96' that expose entry key 96 and display 840. Overlay or cover 4748 has optional indicia thereon 3235' identifying the recipient of the gift or contribution, e.g. the American Heart Association. There is also optional indicia 3237' instructing prospective

11 contributor's or gift giver's regarding use of the terminal and informing the prospective contributor or gift givers or gift givers or gift givers of the amount of the gift or contribution that will be correlated to the contributor's or gift giver's or gift giver's respective card information.

In many situations it will be desirable to use terminals 100 or peripherals 100 with a

16 plurality of recipeints of gifts or contributions, or with a plurality of causes associated with a single recipient of gifts or contributions. Contributor or gift givers frequently verify entries on acknowledgments acknowledging the making of a gift or contribution. If an entry is incorrect a contributor or gift giver may dispute the contribution or gift. Hence, it is important for a gift giver or contributor or gift giver to have an accurate description of the identity of a

21 recipient of a gift or contribution on an acknowledgment, the present invention provides a method, device and system for accomplishing this desirable goal.

The invention provides an improved system for immediately making of record contributions and gifts made by successive contributors or gift givers having a portable electronic contributions or gifts management terminal or peripheral for facilitating,

26 accommodating, obliging, attending to the convenience of, harmonizing, contribution or gift preferences of contributors or gift givers with the contributions and gifts actually received on, entered on, or recorded on the terminal and peripheral 100. The invention further provides for inducing the making of successive data strings comprised of monetary contributions or monetary gifts by individual cardholders having a card record medium. As used herein, the

31 term contribution means monetary contribution, and the term gift means monetary gift. The improvement comprises a method of and a means for selectively associating data comprised of the identity of a recipient of a gift or contribution with a string of successive data of contributions or gifts, in which the identity of the recipient of the gift or contribution appears on an acknowledgment forwarded to a contributor or gift giver making said gift or

1 contribution to said respective recipient. By way of example, a first string of successive data of
   contributions or gifts, e.g. C_{1000}-G_{1200}, are entered and immediately recorded on terminal 100
   or peripheral 100. The first string of data is associated or correlated with data set(s) of the
   recipient of the first string of contributions or gifts, e.g. Organization X: C_{1000}-G_{1200} associated
   with data sets representative of Organization X.

6   Terminal 100 or peripheral 100 is activated to correlate a subsequent string of
   contributions or gifts, e.g. C_{2000} -G_{2200}, with a recipient of the second group of gifts or
   contributions, e.g. John Doe. By way of example, the second string of successive data of
   contributions or gifts, e.g. C_{2000}-G_{2200}, are entered and immediately recorded on terminal 100
   or peripheral 100. The second string of successive data is associated or correlated with data

11 set(s) of the recipient, e.g. John Doe: C_{1000}-G_{1200} associated with data sets representative of John
   Doe. The contributions and gifts C_{1000}-G_{1200} and C_{2000}-G_{2200} are off-loaded from terminal 100
   or peripheral 100, to terminal 120, a card processor 1037 or a combination thereof for further
   processing. The contributors or gift givers who made contributions or gifts C_{1000}-G_{1200} have
   information representative of "Organization X" entered on acknowledgments of the

16 contributions or gifts.   The contributors or gift givers who made contributions or gifts C_{2000}
   -G_{2200} have information representative of "John Doe" entered on their respective
   acknowledgments of the contributions or gifts. It is understood that the versatility of terminal
   100 or peripheral 100 is greatly enhanced by this feature. It is further appreciated that the
   quantity of recipients for which a single terminal 100 or peripheral 100 can be used to simplify

21 the making of monetary contributions and gifts is also greatly enhanced. The present invention
   also provides a method and system of simplifying and streamlining the acknowledgment of
   a plurality of contributions or gifts. The method comprises the steps of dispersing through a
   crowd of prospective contributors or gift givers 4000 located at remote locations a plurality of
   portable, self-powered terminals 100 or peripherals 100 for immediately making of record data

26 comprised of the contributions or gifts. The method further comprises the step of
   communicating the data to a central location data base or remote location data base. The
   central location data base or remote location data base, and associated hardware and software,
   acts as a clearing house and comprises a computer that receives successive data comprised of
   contributions or gifts from the remote portable, self powered terminals 100 or peripherals 100.

31 The computer stores the successive data directly correlating the data with address information
   data of respective contributors or gift givers, optionally located on another remote data base.
   Acknowledgments are forwarded to the contributors or gift givers for the contributions or gifts
   in which a multiplicity of contributions or gifts made at remote locations are readily
   acknowledged.

1   The method of optionally includes the steps of associating said data sets comprised of contributions and gifts with data sets resident in a data base comprised of mailing address data sets. Portable electronic contributions or gifts management terminal 100 or peripheral 100 facilitates and induces the making of monetary contributions or gifts by individual cardholders having a card record medium. The terminal 100 or peripheral 100 comprises a housing, a card

6   reader on said housing for reading indicia on respective individual card records indicative of the corresponding cardholders making the corresponding monetary contributions and gifts. The terminal 100 or peripheral 100 also includes means in the housing for immediately recording and storing successive variable numerical information and means for correlating the numerical information recorded with successive recorded information corresponding to the

11   respective contributors or gift givers to obtain variable amount contributions and gifts. The housing is enclosed by a second protective housing or overlay. The terminal 100 or peripheral 100 including means for correlating a fixed numerical contribution or gift amount information with successive recorded card information corresponding to the respective contributors or gift givers when the overlay is used with the housing to obtain fixed amount contributions and

16   gifts. Both variable amount and fixed amount contributions and gifts are immediately recorded and stored on the terminal or peripheral for future off-loading of the recorded information from the terminal or peripheral.

A system for simplifying the management of a multiplicity of contributions or gifts

21   made at remote locations is also provided as illustrated in Fig. 23. The system comprises a plurality of portable self-powered contributions or gifts management terminals or peripherals dispersed among a plurality of prospective contributors or gift givers at remote locations. The terminals 100 or peripherals 100 have a multiplicity of data sets comprised of contributions or gifts thereon. The system further includes communication links between the portable

26   contributions or gifts management terminals 100 or peripherals 100 for communicating the contribution or gift data to a central database 3397 (Fig. 23). The system further includes software routines for correlating the contribution data sets with data comprised of address information of respective contributors or gift givers. Address information is optionally resident on remote data bases 3390, 3395 and is communicated to data base 3397 by communication

31   links.   Another remote data base has routines thereon for entering credits and debits to accounts of contributors or gift givers for the contributions or gifts and accounts of recipient's of the respective gifts or contributions. Optionally; the system has the portable terminals 100 or peripherals 100 which have routines thereon for immediately recording successive contributions or gifts, and in which contributions or gifts are made upon the portable terminals

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1 or peripherals without or unimpeded by verification of authorization. It   is   further appreciated that the terminal 100, peripheral 100, method, mode of operation and/or system described herein provides for increasing/enhancing the capacity of a peripheral 100 or terminal 100 to receive a plurality of consecutive contributions or gifts within a limited period of time. Limited periods of time include contribution sessions during, in the course of, in the

6 middle of religious and social events described herein. It is further appreciated that consecutive contributions and gifts made, entered, and/or recorded herein are optionally without, save, disregarding, not including, with the exception of, disregarding and/or omitting remote authorization/verification. The method, terminal, and peripheral of the present invention provide great flexibility in that they are used anyplace, everywhere, in any place,

11 wherever, or in whatever place there is a crowd, gathering, assembly, meeting, conclave, caucus, parley, council, conference, band, congregation, junction, gathering, throng, swarm, flock, convention, synod, horde, social gathering of prospective contributors or gift givers resulting in the accumulation, aggrandizing, enlargement, amassing, aggregation, accrual of contributor or gift giver identity information, contributions and/or gifts. Optionally, one can

16 convene, and/or mobilize a group of prospective contributors, and converge on a group of prospective contributors with terminals 100 or peripherals 100.

It is yet further appreciated that the terminal, peripheral, and methods described herein provide abbreviation, truncation, and paring of the amount of time necessary for the accomplishment of entry and/or recordation of contributions of gifts given at remote locations.

21 It is also further appreciated that terminal or peripheral 120 also optionally includes a device that processesses data comprised of contributions and gifts. Moreover, where a smart card is used it is appreciated that the smart card has contributor or gift giver data thereon that comprises address information of the respective contributors or gift givers. The address information is immediately captured on terminal 100 or peripheral 100.

The methods optionally comprise the steps of associating said data sets with data resident in a data base comprised of address data; communicating the data sets to a remote central processing location device; communicating from a plurality of remotely located personal computers contribution or gift commitments to said central processing location device; directly correlating the data sets with data comprised of taxing body information, said taxing body information selected from the group consisting of taxpayer identification information, and gift recipient identification information, to obtain tax deductible data sets; directly communicating said tax deductible data sets to a tax processing body computer; and/or combination thereof.

The device of claim 13 further comprising a user interface consisting essentially of means for ratifying the successful entry of the data on the device.

The device of claim 16 in which the numerical amount data is selected from the group consisting of pre-programmed numerical amount data, fixed numerical amount data, variable numerical amount data, numerical amount data of an order inducing the making of a monetary contribution, and post-programmed numerical amount data.

The devices described herein further include means for the consecutive contribution or gift data sets to be immediately recorded on the device unimpeded by a remote verification of authorization, whereby the throughput of contribution and gift commitments entered on the device is greatly enhanced; means for immediate communication of the contribution or gift commitment data entered on the device to a remote device for immediate recordation thereof on the remote device; means for the remote device and the keyless contributions or gifts management device both to temporarily retain substantially identical data of the contribution and gift commitments, whereby there is a decreased risk of loss or corruption of the contribution or gift data on said keyless contributions or gifts management device; means for capturing a plurality of the monetary contribution or gift commitments sequentially in said device made by contributors or gift givers unimpeded by verification of authorization from a remote source of verification of authorization, whereby the speed in which a plurality of contribution or gift commitments made on the devices is enhanced; visual display means on said device for visually displaying prompts to the individual contributors or gift givers that provide an impetus for the contributors or gift givers to make relatively large contribution or gift commitments. The device is such that a card record medium has indicia thereon detectable by said card reader for indicating the credit level of the corresponding contributor or gift giver, and said device automatically indicating to the contributor or gift giver whose credit level has been detected a suggested monetary contribution or gift amount to be contributed; and, in which the overlay is removable and protects the device from damage by contact with external elements. As described herein "means" include software routines.

While only a few, preferred embodiments of the invention have been described hereinabove, those of ordinary skill in the art will recognize that the embodiment may be modified and altered without departing from the central spirit and scope of the invention. Thus, the preferred embodiment described hereinabove is to be considered in all respects as illustrative and not restrictive, the scope of the invention being indicated by the appended claims, rather than by the foregoing description, and all changes which come within the

meaning and range of equivalency of the claims are intended to be embraced herein.

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CLAIMS

I CLAIM:

1.   A method of streamlining, simplifying and inducing the giving of contributions or gifts by prospective contributors or gift givers, receiving and immediately capturing thereof upon receipt comprising,

providing a stimulus for evoking an impulse to make a contribution or gift commitment, the stimulus selected from the group consisting of an auditory stimulus, a visual stimulus, and an audio/visual stimulus; and,

spreading amidst a crowd of prospective contributors or gift givers a plurality of electronic contributions or gifts management devices for immediate capture of a string of data sets comprised of successive monetary contribution or monetary gift commitments,

whereby a latent contribution potential of the crowd of prospective gift givers or contributors is activated and the contribution of gift preferences of the gift givers or contributors is accommodated.

2.   A method of streamlining, simplifying and inducing the giving of contributions or gifts by prospective contributors or gift givers, receiving and immediately capturing thereof upon receipt comprising,

providing a stimulus for evoking an impulse to make a contribution or gift commitment, said contribution is selected from the group consisting of a political contribution, a charitable contribution, a civic organization contribution, a scientific organization contribution, and a religious contribution; said monetary gift is selected from the group consisting of a wedding gift, a funeral gift, a christening gift, a birthday gift, an anniversary gift, a graduation gift, a mother's day gift, a father's day gift, a baby shower gift, a first holy communion gift, a religious rite gift, and a baptism gift; the stimulus selected from the group consisting of an auditory stimulus, a visual stimulus, and an audio/visual stimulus; and,

spreading amidst a crowd of prospective contributors or gift givers a plurality of electronic contributions or gifts management devices for immediate capture of a string of data sets comprised of successive monetary contribution or monetary gift commitments, and in which the step of spreading is selected from the group consisting of advancing, dispersing, distributing, migrating, interspersing, and disseminating; and, in which the devices are self-powered;

whereby a latent contribution potential of the crowd of prospective gift givers or contributors is activated and the contribution of gift preferences of the gift givers or

contributors is accommodated.

3.   A method of streamlining, simplifying and inducing the giving of contributions or gifts by prospective contributors or gift givers, receiving and immediately capturing thereof upon receipt comprising,

providing a stimulus for evoking an impulse to make a contribution or gift commitment, the stimulus selected from the group consisting of an auditory stimulus, a visual stimulus, and an audio/visual stimulus; and,

spreading amidst a crowd of prospective contributors or gift givers a plurality of electronic contributions or gifts management devices for immediate capture of a string of data sets comprised of successive monetary contribution or monetary gift commitments, in which the contributions or gifts are captured on the devices continuously unimpeded by authorization from a remote authorization source, and in which said device is provided prior to the dissipation of the contribution or gift giving potential of said contributors or gift givers, communicating the string of data to a remote central processing location, automatically correlating the data with address information data of respective contributor or gift givers or gift givers, forwarding acknowledgments comprising the address information and gift or contribution data thereon to the contributors or gift givers at remote locations, and entering credits to accounts of recipients of the gifts or contributions and entering debits to accounts of the contributors or gift givers,

whereby a latent contribution potential of the crowd of prospective gift givers or contributors is activated and the contribution of gift preferences of the gift givers or contributors is accommodated, whereby the throughput of contributions or gifts made on the devices is enhanced, and whereby a multiplicity of contributions or gifts made at remote locations are readily acknowledged.

4.   A method of streamlining the giving of monetary contributions or monetary gifts by prospective contributors or gift givers, receiving and immediately capturing thereof upon receipt comprising,

converging on a throng of prospective contributors or gift givers with a plurality of electronic contributions or gifts management devices that provide for direct entry of a string of data consisting essentially of consecutive monetary contributions or monetary gifts, and immediately capturing a string of data comprised of the idenitities and location identifiers of the contributors or gift givers making the successive monetary contributions or gifts at the time the contributions or gifts are made,

whereby data necessary for acknowledgements of the respective gifts or contributions is readily assembled and whereby contribution or gift preferences of respective contributors or gift givers in the assemblage of gift givers or contributors is accommodated.

5.   A method of streamlining the acknowledgment of a plurality of contribution or gift commitments, comprising the steps of,

dispersing through a crowd of prospective contributor s or gift givers located at a plurality of remote locations a plurality of portable, self-powered devices for the entry of data consisting essentially of monetary contribution or gift commitments, automatically correlating said data with address data of respective contributors or gift givers making monetary contribution or gift commitments to obtain data sets, communicating said data sets to a central processing location device, and acknowledging the respective contribution or gift commitments from a remote data processing location device from where the contribution or gift commitments were entered,

whereby a multiplicity of contribution or gift commitments made at a plurality of remote locations, to distinct gift recipients or fund-raising organizations are readily acknowledged.

6.   A method of streamlining the acknowledgment of a plurality of contribution or gift commitments, comprising the steps of,

dispersing through a crowd of prospective contributor s or gift givers located at a plurality of remote locations a plurality of portable, self-powered devices for the entry of data consisting essentially of monetary contribution or gift commitments, automatically correlating said data with address data of respective contributors or gift givers making monetary contribution or gift commitments to obtain data sets, communicating said data sets to a central processing location device, and acknowledging the respective contribution or gift commitments from a remote data processing location device from where the contribution or gift commitments were entered, monitoring the frequencies of the data of the contribution or gift commitments made by respective contributors, and forwarding acknowledgements of said contribution or gift commitments upon said frequencies of said data reaching a threshold value,

whereby a multiplicity of contribution or gift commitments made at a plurality of remote locations, to distinct gift recipients or fund-raising organizations are readily acknowledged.

7.   A method of streamlining the acknowledgment of a plurality of contribution or gift commitments, comprising the steps of,

dispersing through a crowd of prospective contributor s or gift givers located at a plurality of remote locations a plurality of portable, self-powered devices for the entry of data consisting essentially of monetary contribution or gift commitments, automatically correlating said data with address data of respective contributors or gift givers making monetary contribution or gift commitments to obtain data sets, communicating said data sets to a central processing location device, and acknowledging the respective contribution or gift commitments from a remote data processing location device from where the contribution or gift commitments were entered, and automatically correlating tax deductability status data to the contribution or gift commitment data, in which the contribution commitments are selected from the group consisting of political contribution commitments, religious organization contribution commitments, contribution commitments to charitable organizations, civic organization contribution commitments, and contribution commitments to fund-raising entities, and in which the gift commitments are selected from the group consisting of wedding gift commitments, birthday gift commitments, social event gift commitments, baptism gift commitments, graduation gift commitments, and shower gift commitments,

whereby a multiplicity of contribution or gift commitments made at a plurality of remote locations, to distinct gift recipients or fund-raising organizations are readily acknowledged.

8. A system for simplifying the management of a multiplicity of contributions or gifts made at a plurality of remote locations, comprising,

a plurality of contributions or gifts management devices dispersed among crowds of prospective contributors or gift givers at remote locations, the devices having a multiplicity of data temporarily thereon comprised of monetary contribution or monetary gift commitments, communication links between the portable contributions or gifts management devices for communicating the contribution or gift commitment data to a central apparatus remote from the devices, said devices selected from the group consisting of remotely located personal computers, remotely located portable self-powered contribution or gift management terminals, remotely located portable self-powered contribution or gift management peripherals, and remotely located contributions or gifts management computers, means for automatically correlating a plurality of the contribution or gift data with data comprised of address information of respective contributors or gift givers, and means for automatically entering credits or debits to accounts of contributors or gift givers for a plurality of the

contribution or gift commitments and to accounts of recipient's of the respective gifts or contributions, means for monitoring the frequencies of the data of the gift or contribution commitments for respective contributors or gift givers, and means for acknowledging respective contribution or gift giver commitments upon said frequencies reaching a threshold value,

whereby the system provides for the management of a multiplicity of remotely entered contribution or gift commitments made at distinct times and locations.

9. A streamlined method of determining the tax deductability status of a plurality of contribution or gift commitments, comprising the steps of,

receiving a plurality of contribution or gift commitment data from a plurality of remotely located devices, said devices having means for the entry of data comprised of contribution or gift commitments, at a central processing device, the remotely located devices are selected from the group consisting of remotely located personal computers, remotely located portable self-powered contribution or gift management terminals, remotely located portable self-powered contribution or gift management peripherals, and remotely located contributions or gifts management computers, and automatically correlating data comprising a charitable contribution deduction status to the respective contribution or gift commitments data to obtain data sets,

whereby a multiplicity of contribution or gift commitments made at a plurality of remote locations, to distinct gift recipients, or to distinct fund-raising organizations are readily assigned a tax deductability status, and whereby a multiplicity of remotely entered contribution or gift commitments made at different times and and entered at locations separated in space.

10. A method of streamlining, simplifying and inducing the giving of contribution or gift commitments by contributors or prospective gift givers, and receiving thereof upon receipt comprising,

dispersing through a crowd of prospective contributors or gift givers a plurality of keyless, electronic contributions or gifts management devices for immediate entry of consecutive data comprising the identities of the contributors or gift givers making the monetary contribution commitments or monetary gift commitments.

11. A method of streamlining, simplifying and inducing the giving of contribution or gift commitments by contributors or prospective gift givers, and receiving thereof upon receipt

comprising,

dispersing through a crowd of prospective contributors or gift givers a plurality of keyless, electronic contributions or gifts management devices for immediate entry of consecutive data comprising the identities of the contributors or gift givers making the monetary contribution commitments or monetary gift commitments, and in which there are a plurality of gift recipients of the monetary contribution or gift commitments, and further comprising the step of supplanting gift recipient or fund-raising organization data with some other gift recipient or fund-raising organization to which contribution or gift commitments are made,

whereby the entry of gifts or contribution commitments to a plurality of the gift recipients or fund-raising organizations is simplified and streamlined.

12. A method of streamlining, simplifying and inducing the giving of contribution or gift commitments by contributors or prospective gift givers, and receiving thereof upon receipt comprising,

dispersing through a crowd of prospective contributors or gift givers a plurality of keyless, electronic contributions or gifts management devices for immediate entry of consecutive data comprising the identities of the contributors or gift givers making the monetary contribution commitments or monetary gift commitments, and in which there are a plurality of gift recipients of the monetary contribution or gift commitments, and further comprising the step of communicating the data for a plurality of contributions or gifts in a substantially continuous stream to a remote device for immediate recordation thereof on said remote device,

whereby the entry of gifts or contribution commitments to a plurality of the gift recipients or fund-raising organizations is simplified and streamlined.

13. A method of streamlining, simplifying and inducing the giving of contribution or gift commitments by contributors or prospective gift givers, and receiving thereof upon receipt comprising,

dispersing through a crowd of prospective contributors or gift givers a plurality of keyless, electronic contributions or gifts management devices for immediate entry of consecutive data comprising the identities of the contributors or gift givers making the monetary contribution commitments or monetary gift commitments, and in which a first group of contributors or gift givers make gift or contribution commitments on the devices that are correlated to a numerical contribution or gift amount and in which other contributors or gift

givers make gift or contribution commitments correlated to mutable contribution numerical amounts.

14. A method of streamlining, simplifying and inducing the giving of contribution or gift commitments by contributors or prospective gift givers, and receiving thereof upon receipt comprising,

dispersing through a crowd of prospective contributors or gift givers a plurality of keyless, electronic contributions or gifts management devices for immediate entry of consecutive data comprising the identities of the contributors or gift givers making the monetary contribution commitments or monetary gift commitments, and in which a numerical amount associated with said monetary contribution or gift is selected from the group of a pre-programmed numerical amount, a prearranged numerical amount, a fixed numerical amount, a variable numerical amount, a numerical amount of an order inducing the making of a monetary contribution, and a post-programmed numerical amount, and further comprising the step of temporarily retaining substantially identical data of the contribution and gift commitments at said device and at another remote device simultaneously,

whereby there is a decreased risk of loss or corruption of the contribution or gift data on said keyless contributions or gifts management device.

15. A portable contribution or gift management device for the making of gift or contribution commitments, said device transferable manually from one contributor or gift giver to another contributor or gift giver, comprising:

a self-powered, keyless contributions or gifts management device, said device having means for immediate entry of data identifying consecutive contributors or gift givers having card record mediums therewith.

16. A portable contribution or gift management device for the making of gift or contribution commitments, said device transferable manually from one contributor or gift giver to another contributor or gift giver, comprising a self-powered, keyless contributions or gifts management device, said device having means for immediate entry of data identifying consecutive contributors or gift givers having card record mediums therewith, means for supplanting a gift recipient or fund-raising organization to which contribution or gift commitments are made with another gift recipient or fund-raising organization to which the contribution or gift commitments are made, and means for capturing information of a plurality of consecutive card record mediums of contributors or gift givers with out breaking up the

capture of the information of the card record mediums, and in which the card record mediums comprise data which is updated periodically.

17. A portable, hand-held contribution or gift management device transferable manually from one contributor or gift giver to another contributor or gift giver for the immediate capture of successive contributions and gifts comprising:

a source of energy on said device for powering said device, said device having means for immediately capturing information of consecutively read card record mediums corresponding to the successive contributors or gift givers making contribution or gift commitments for identification of the contributors or gift givers whose card record medium are read by a card reader on said device, said device having dual modes of operation, said dual modes of operation comprising means for successively capturing contributions or gifts on the device that are correlated to a fixed numerical contribution amount and, means for successively making gifts or contributions correlated to variable contribution numerical amounts.

18. A portable self-powered electronic contributions or gifts management device for streamlining the making of monetary contribution or gift commitments, said device comprising: means in a first mode of operation for immediately capturing consecutively entered variable numerical information correlated to respective contributors' or gift givers' card record medium information; and, means in a second mode of operation for directly recording successive card information linked to respective variable numerical contribution or gift amounts corresponding to respective contributors or gift givers making variable amount contribution and gift commitments; a removable overlay shielding said device; and, a reader disposed on said device for reading indicia of respective individual card record mediums indicative of the corresponding cardholders making the corresponding monetary contribution and gift commitments,

whereby the device accommodates contributors' or gift givers' contribution preferences thereby increasing satisfaction with the contribution or gift giving process.

19. A method of simplifying and inducing the giving of monetary contributions by contributors, receiving and immediately recording thereof upon receipt comprising,

providing the contributors making monetary contributions with a portable, hand-held terminal for making of record information of respective contributions, said terminal having its own source of electric power and a plurality of entry keys manually operable for entering a numerical amount of the monetary contribution given, a reader on said terminal for reading

a card record having indicia thereon identifying the contributor making the monetary contribution, the terminal having means for visual display of the monetary amount entered by manual operation of entry keys, and the terminal having means for recording the numerical amount of the contribution including means for storing numerical information of the monetary amount given correlated to the indicia read on said record of the corresponding contributor, and said correlated amount and indicia read by said reader for eventual off-loading thereof, said monetary contribution selected from the group consisting of a political contribution, a charitable contribution, a contribution to a civic entity, a religious contribution, and further comprising the step of circulating among said contributors a plurality of said portable, hand-held terminals for making of contribution transactions thereon.

20. A method of simplifying the substantiation of a charitable contribution deduction, comprising the steps of,

providing a contributor making a monetary contribution with a hand-held, portable terminal for making of record information on the contribution transaction, said terminal having its own source of electric power and a plurality of entry keys manually operable for entering the amount of the contribution to be given, a reader on said terminal for reading a record having indicia thereon identifying the contributor giving the monetary contribution, the terminal having means for visual display of the amount entered by manual operation of entry keys, and the terminal having means for recording the amount of the contribution including means for storing the amount correlated to the indicia read on said record of the corresponding contributor, said correlated amount and indicia read by said reader for eventual off-loading thereof,

retrieving said information of the transaction from said portable terminal,

processing said retrieved information of the transaction,

forwarding a record of said processed information of the transaction to said corresponding contributor, and said processing comprising associating said information of the contribution transaction with a mailing address of said contributor, and wherein forwarding a record of said processed information to said contributor comprises the step of mailing a record of said processed information of the transaction to said corresponding contributor.

21. A method of inducing and simplifying making of monetary contributions at a fund-raising session and immediately recording thereof upon making of individual

contributions comprising:

individual contributors passing from one to another sequentially a portable, hand-held electronic monetary contributions management terminal having its own electrical energy source for individual contributors to designate a respective monetary amount contribution given to a selected fund-raising organization having control of said terminal and being the recipient of the monetary contributions made;

each contributor presenting to the hand-held terminal in sequence a card record medium having indicia thereon indicative of the cardholder of the corresponding card;

reading electronically said indicia on said card and storing the information indicative of the cardholder of the corresponding card read;

manually entering semiautomatically in said terminal numerical information of a designated monetary amount of a contribution by an individual cardholder or an individual acting on behalf of an individual cardholder making the designated monetary contribution amount; and,

recording and storing electronically in said terminal the numerical information of the designated monetary contribution amount correlated to the respective indicia of the respective cardholder making a corresponding designated monetary amount contribution; and

each card record medium constituting a card issued by an organization and constituting pre-authorization by said organization for card record medium monetary transactions to be charged to said organization for payment, whereby information of a multiplicity of individual contributions by corresponding cardholder contributors can be readily recorded and stored.

22. A method of inducing and simplifying making of monetary contributions at a fund-raising session and immediately recording thereof upon making of individual contributions comprising:

individual contributors passing from one to another sequentially a portable, hand-held electronic monetary contributions management terminal having its own electrical energy source for individual contributors to designate a respective monetary amount contribution given to a selected fund-raising organization having control of said terminal and being a recipient of the monetary contributions made;

presenting to the hand-held terminal a card record medium having indicia thereon indicative of the cardholder of the corresponding card;

reading electronically said indicia with said card and storing the information indicative of the ownership of the corresponding card read;

activating manually entering of information of a designated monetary amount of a

contribution by an individual cardholder or an individual acting on behalf of an individual cardholder making the designated monetary contribution amount; and,

recording and storing electronically in said terminal the information of the designated monetary contribution amount correlated to the respective indicia of the respective cardholder making a corresponding designated monetary amount contribution; and

each card record medium constituting a card issued by an organization and constituting pre-authorization by said organization for card record medium monetary transactions to be charged to said organization for payment, whereby information of a multiplicity of individual contributions by corresponding card-holder contributions can be readily recorded and stored.

FIG. 1

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FIG. 1a

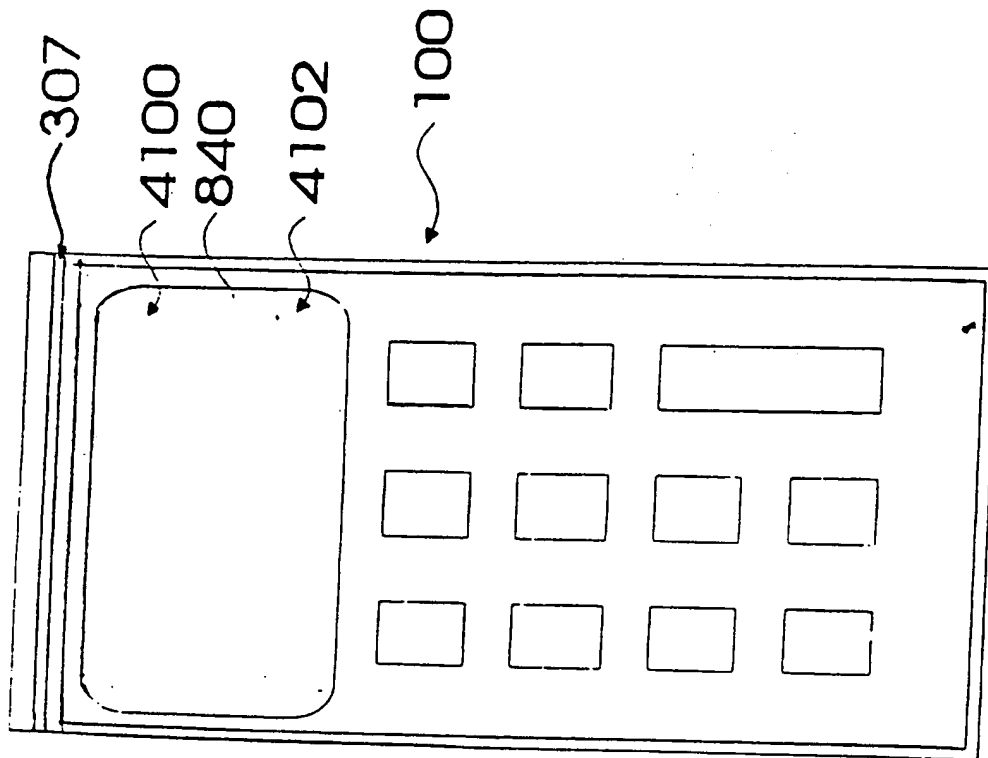
FIG. 1b

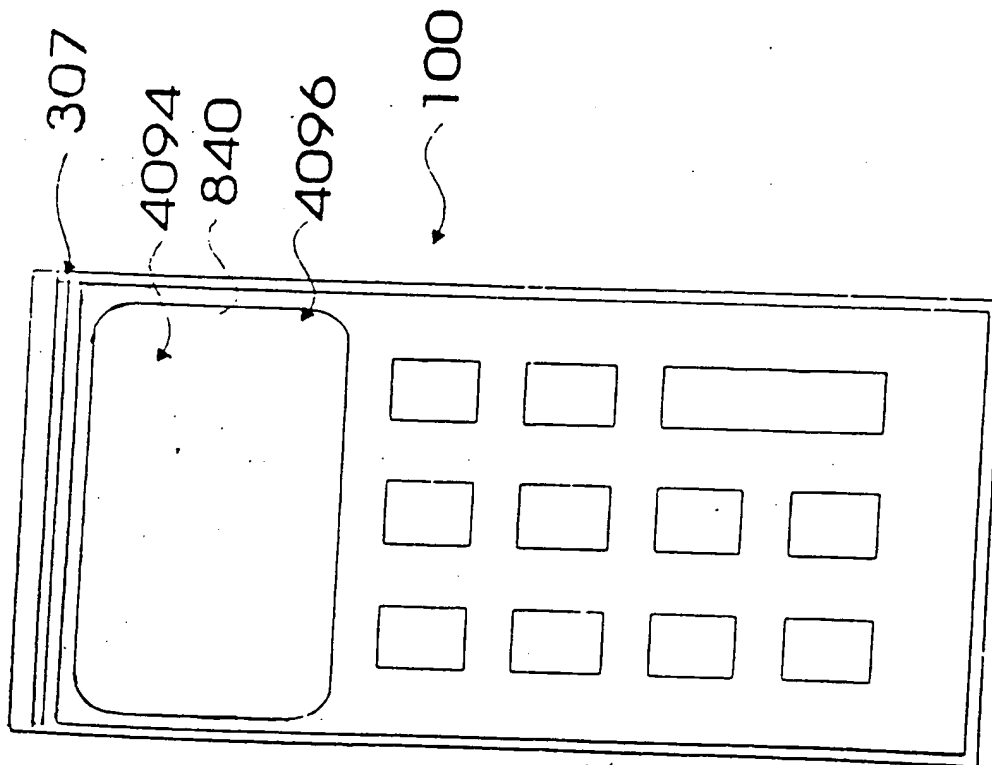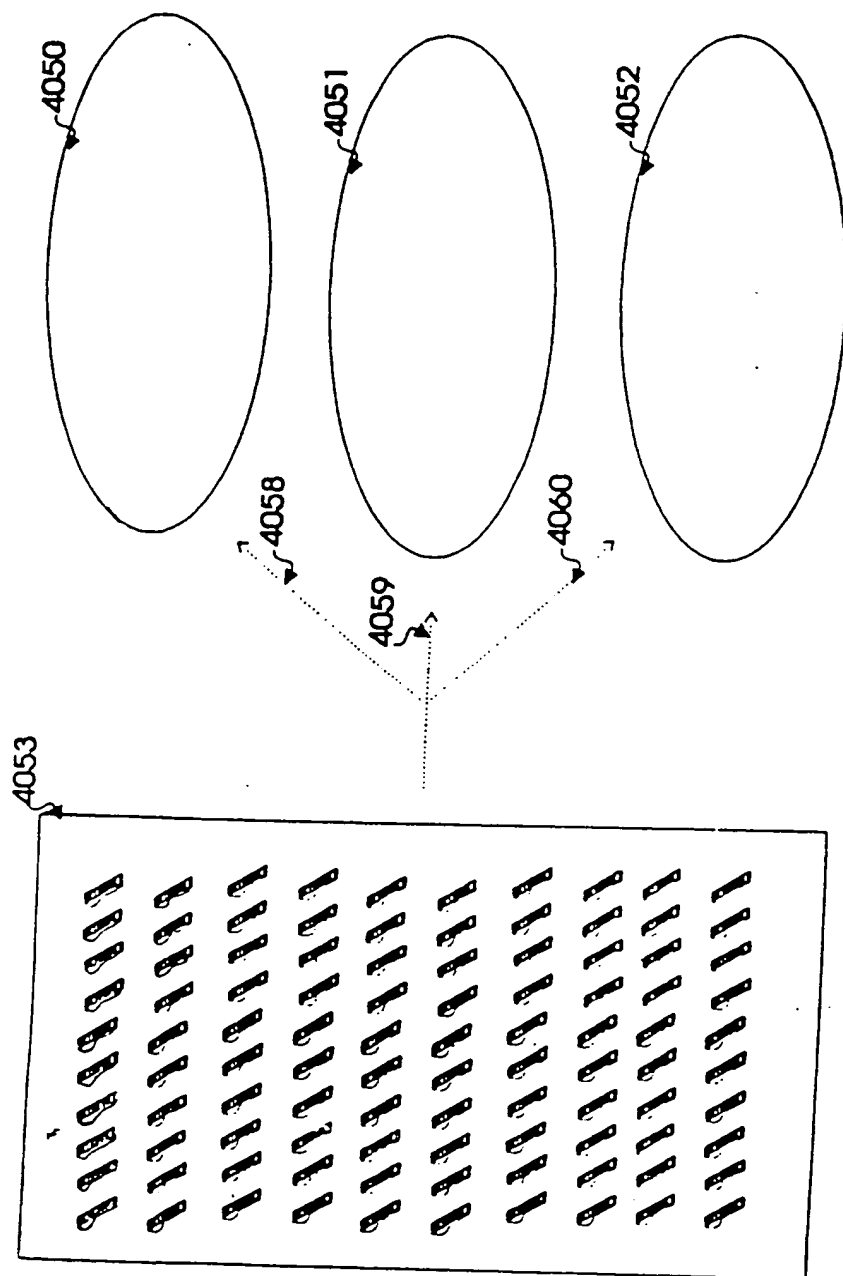FIG. 1c

FIG. 1d

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FIG. 3

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FIG. 2

FIG. 4

FIG. 5

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FIG. 7

FIG. 6
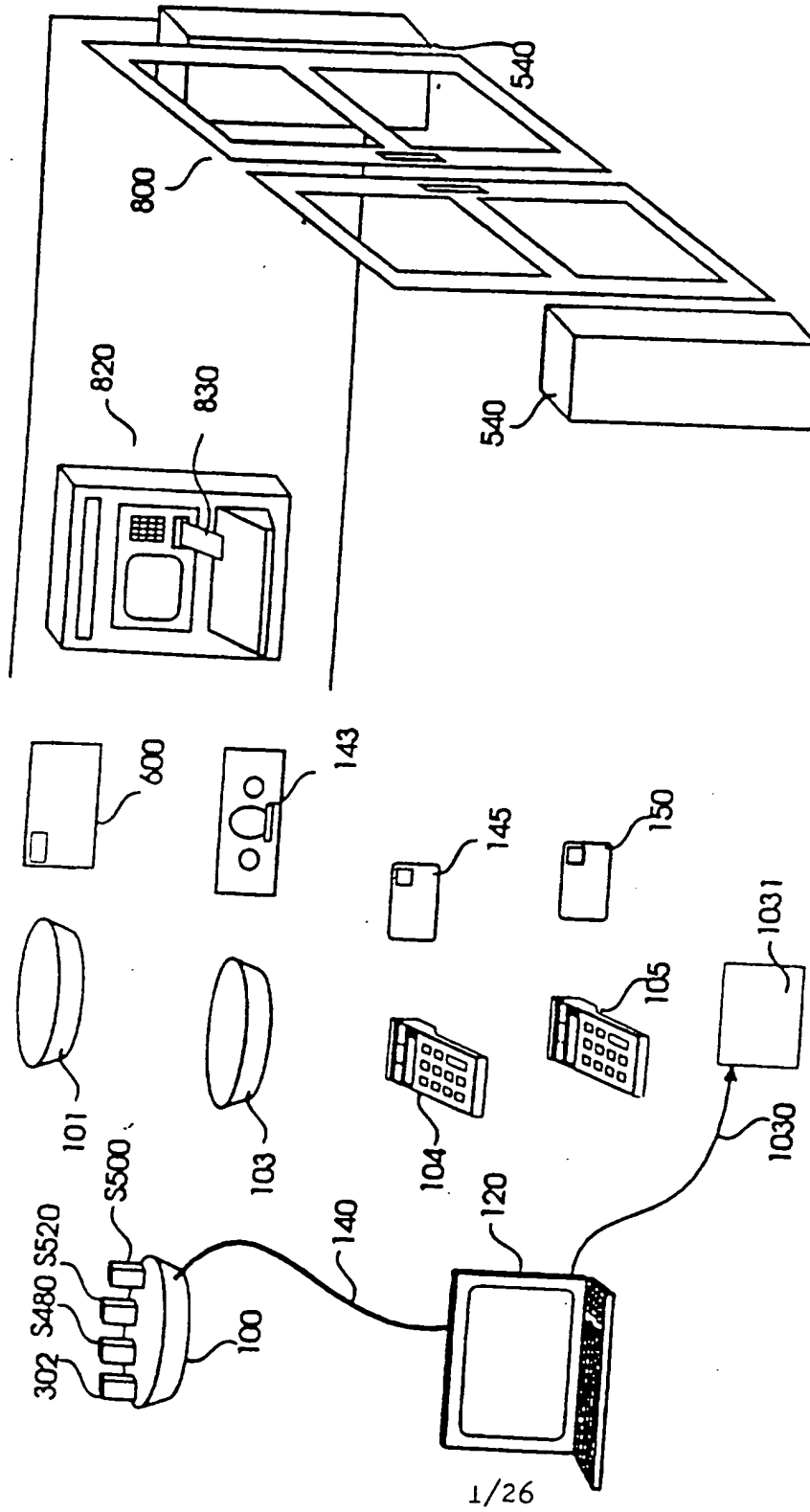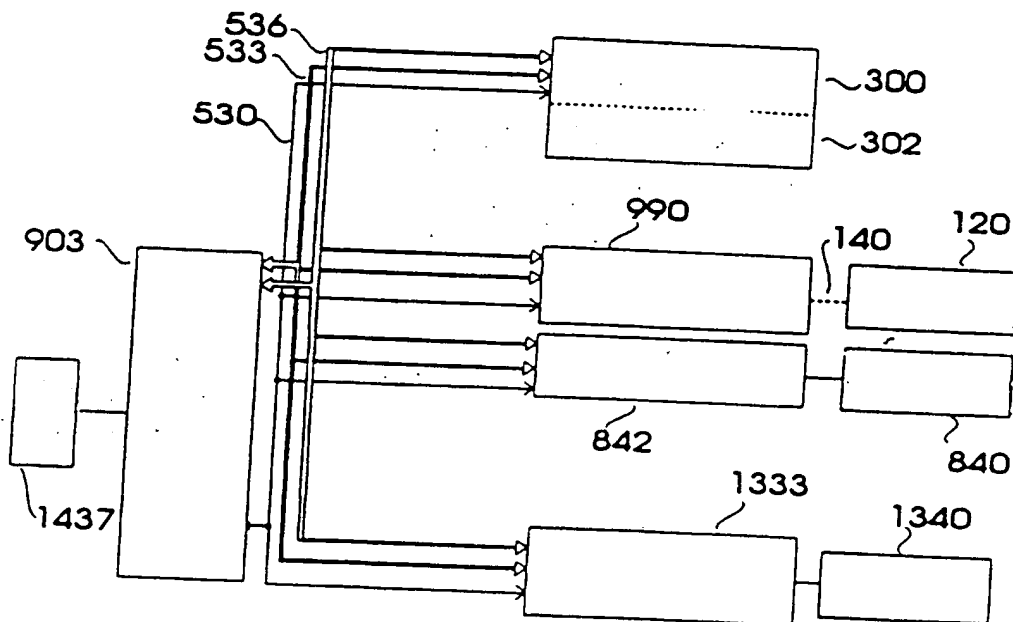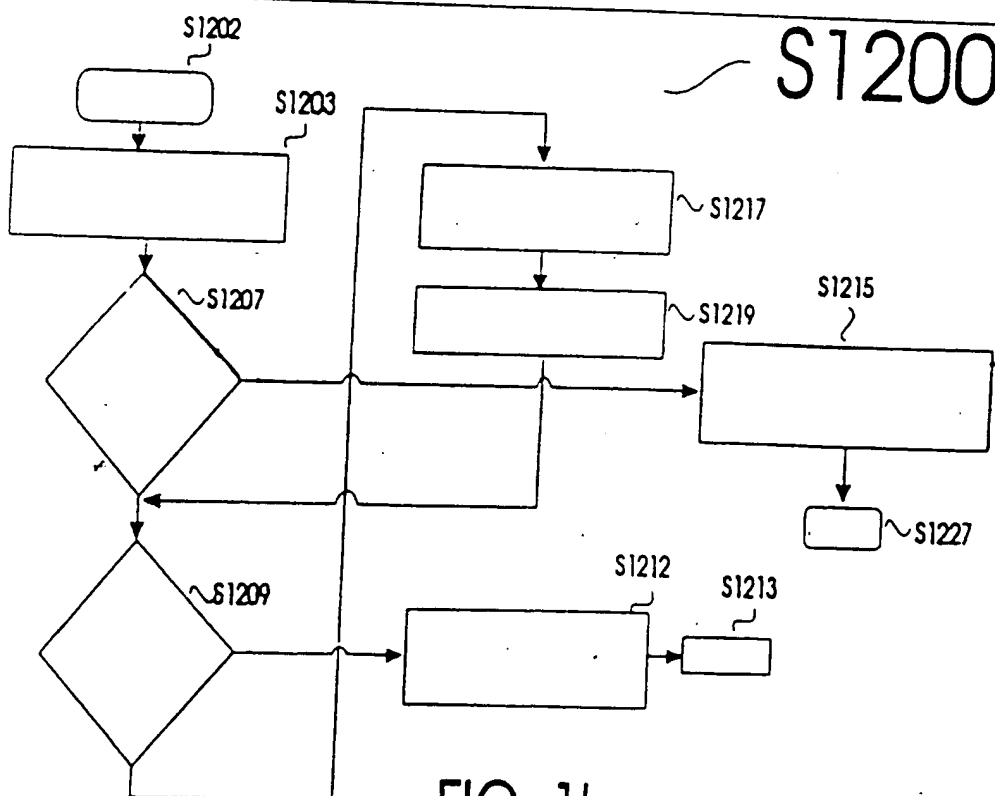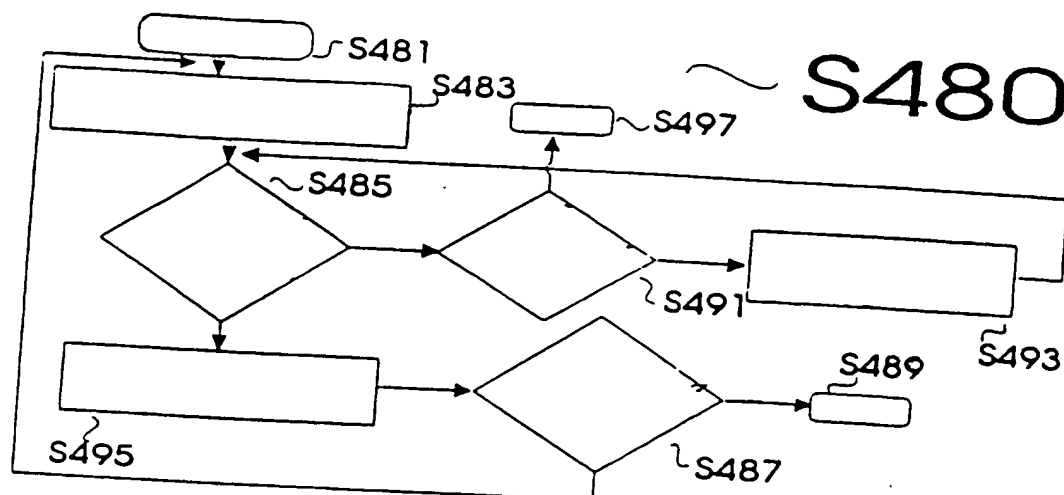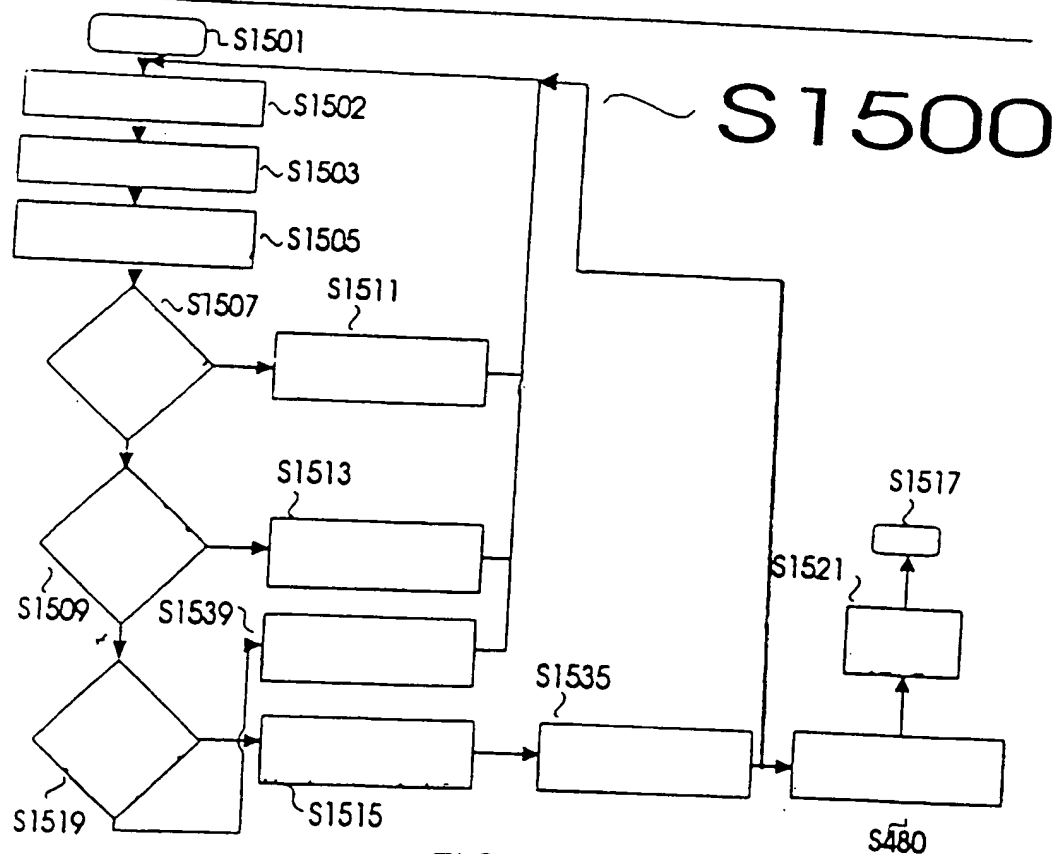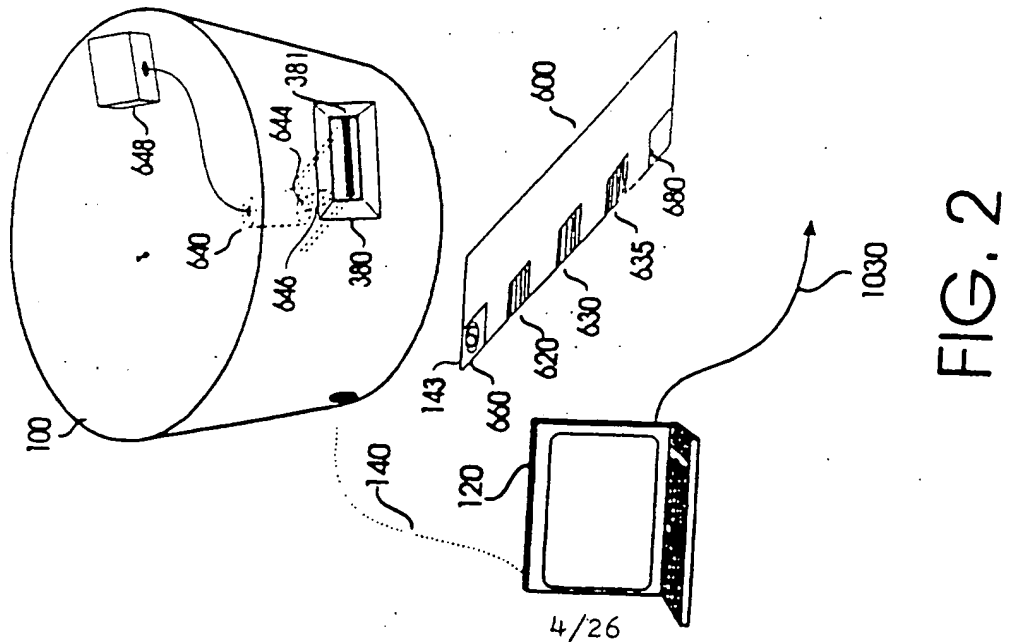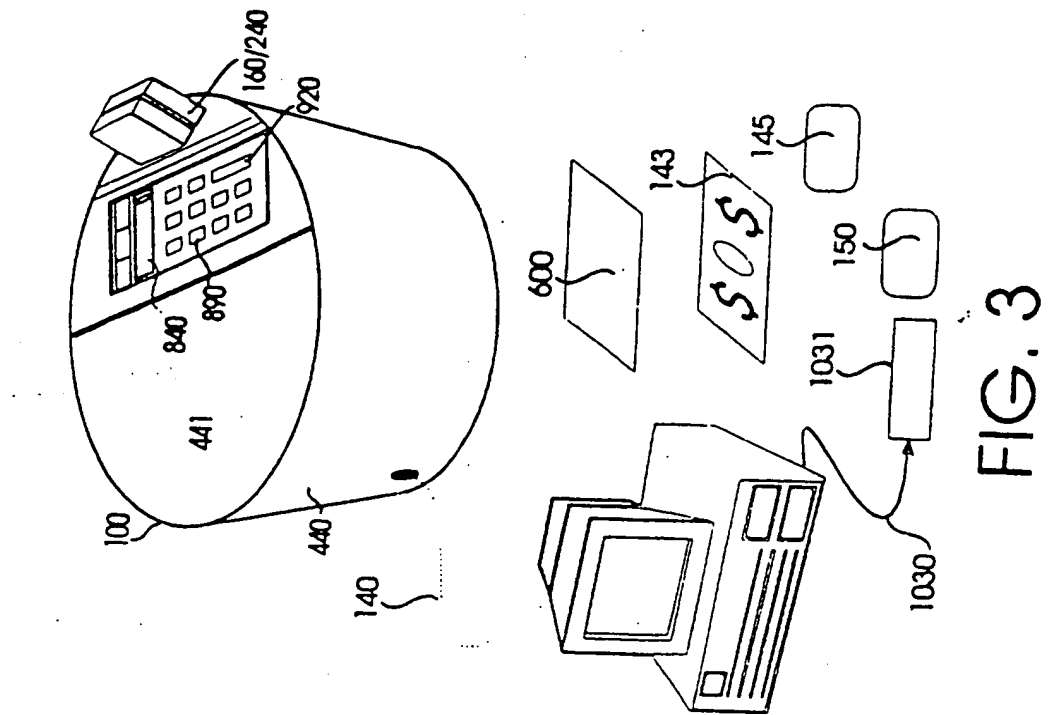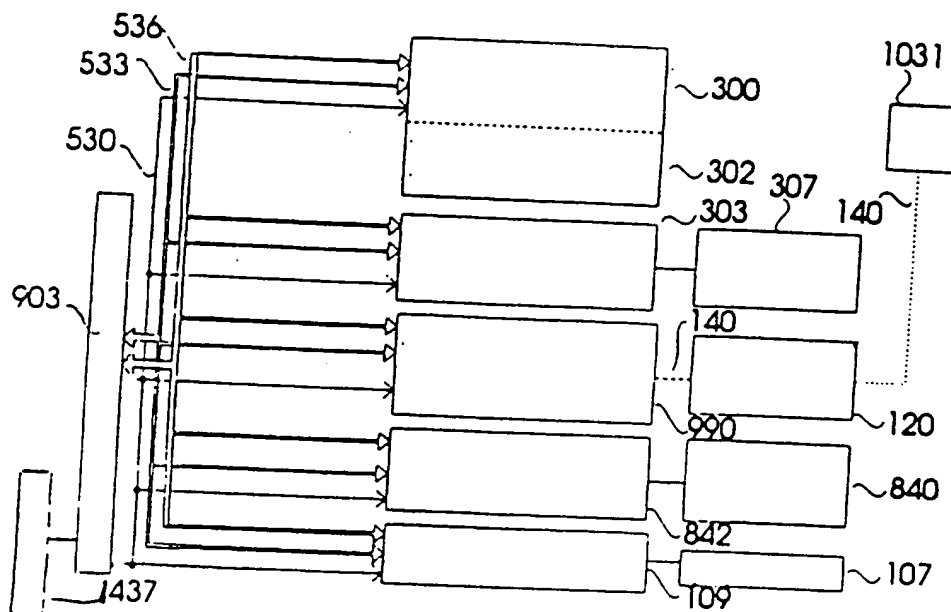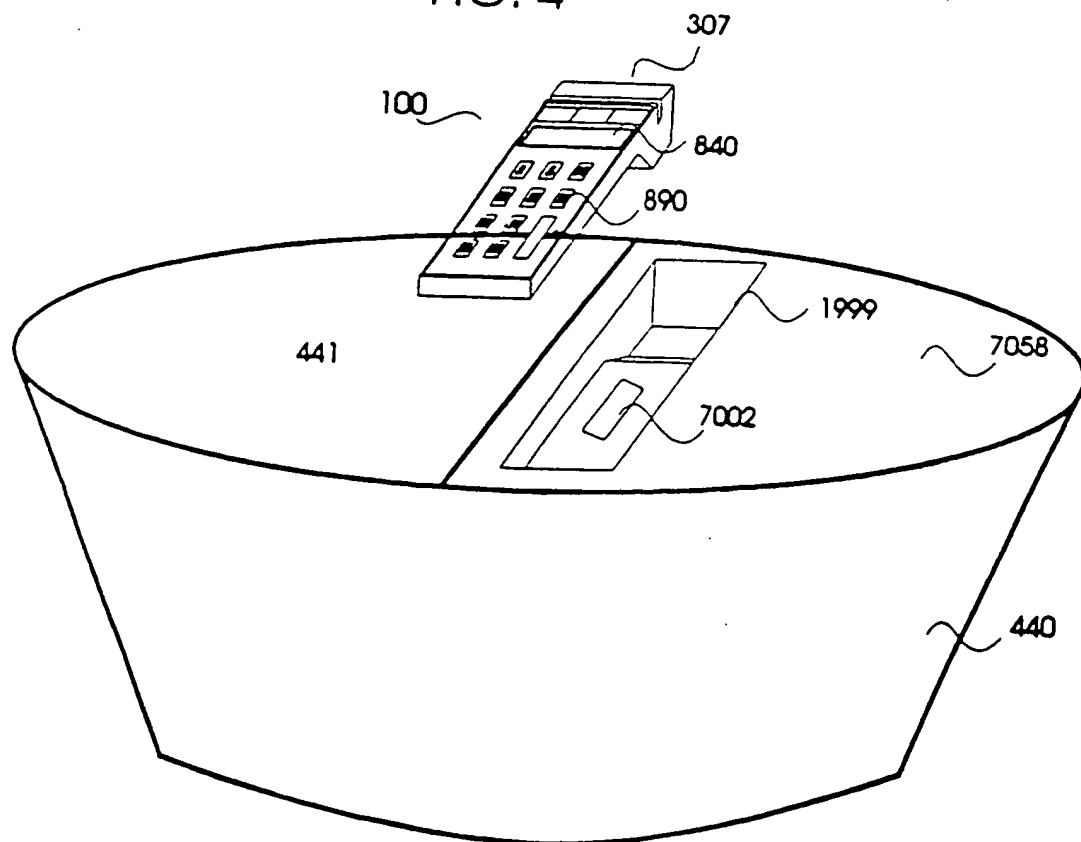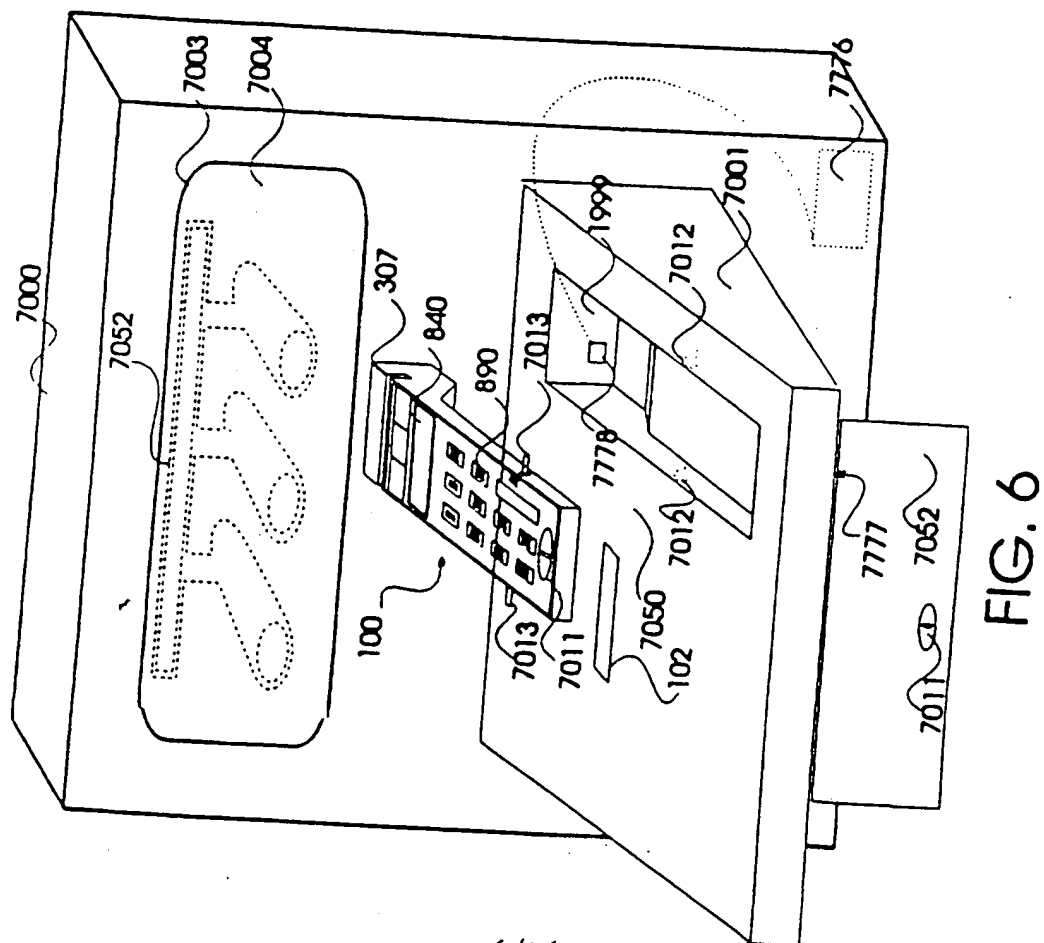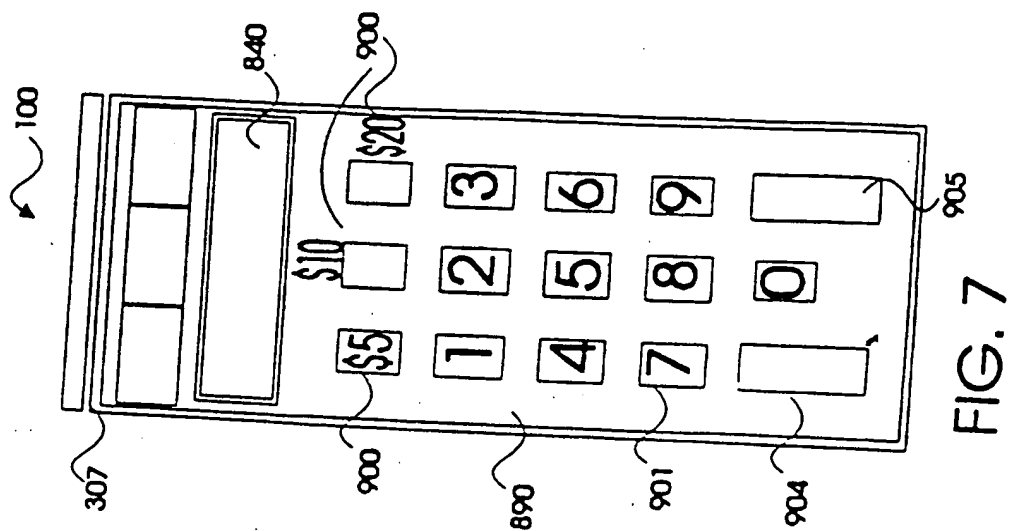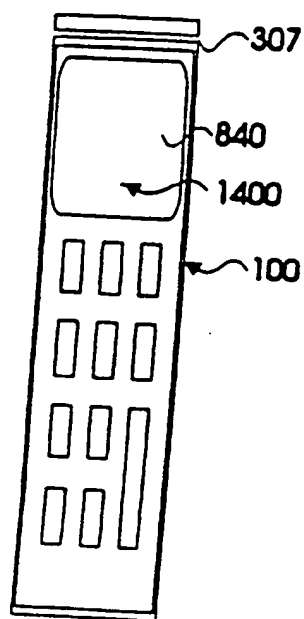
FIG. 8

FIG. 8a

FIG. 8b

FIG. 9

FIG. 12

FIG. 11

FIG. 10

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FIG. 13

FIG. 14
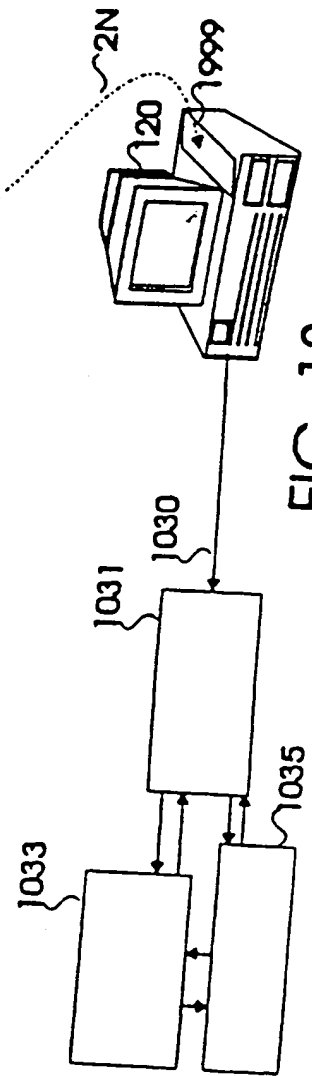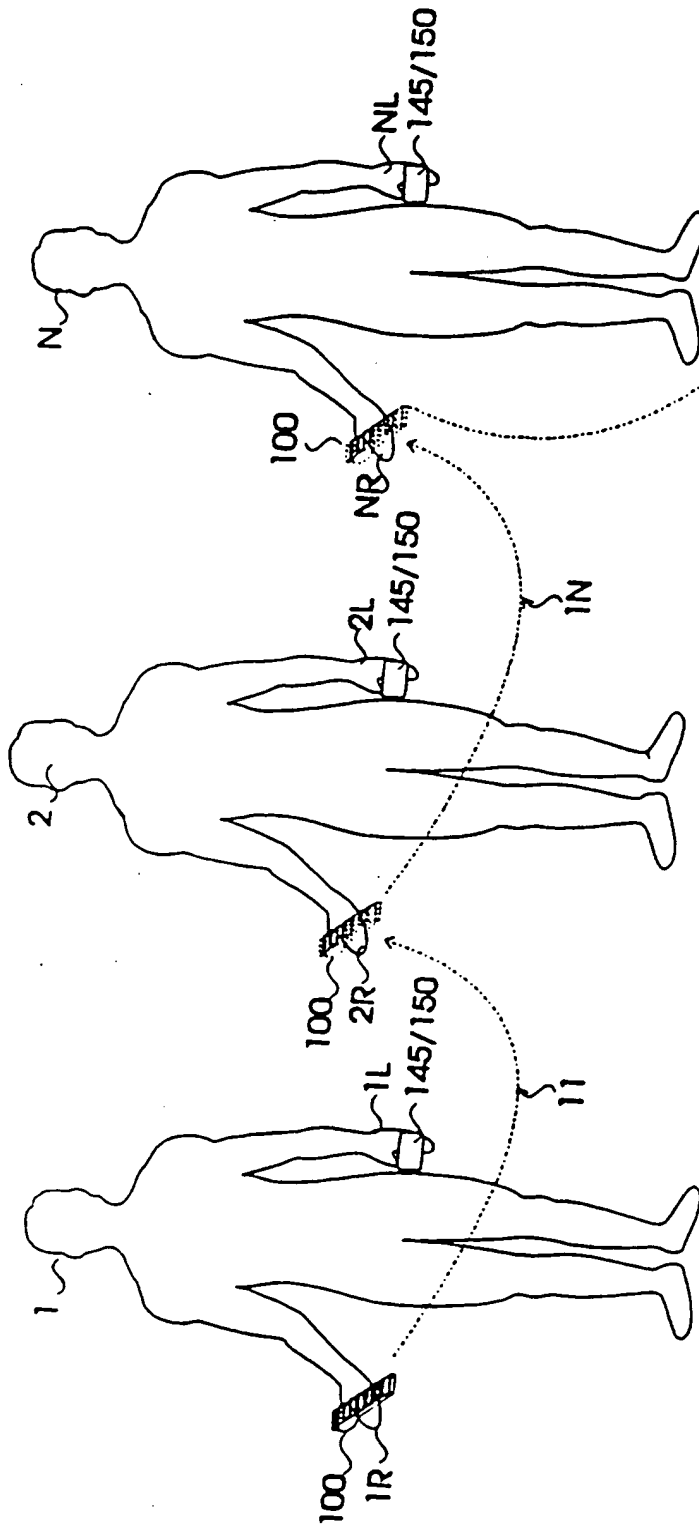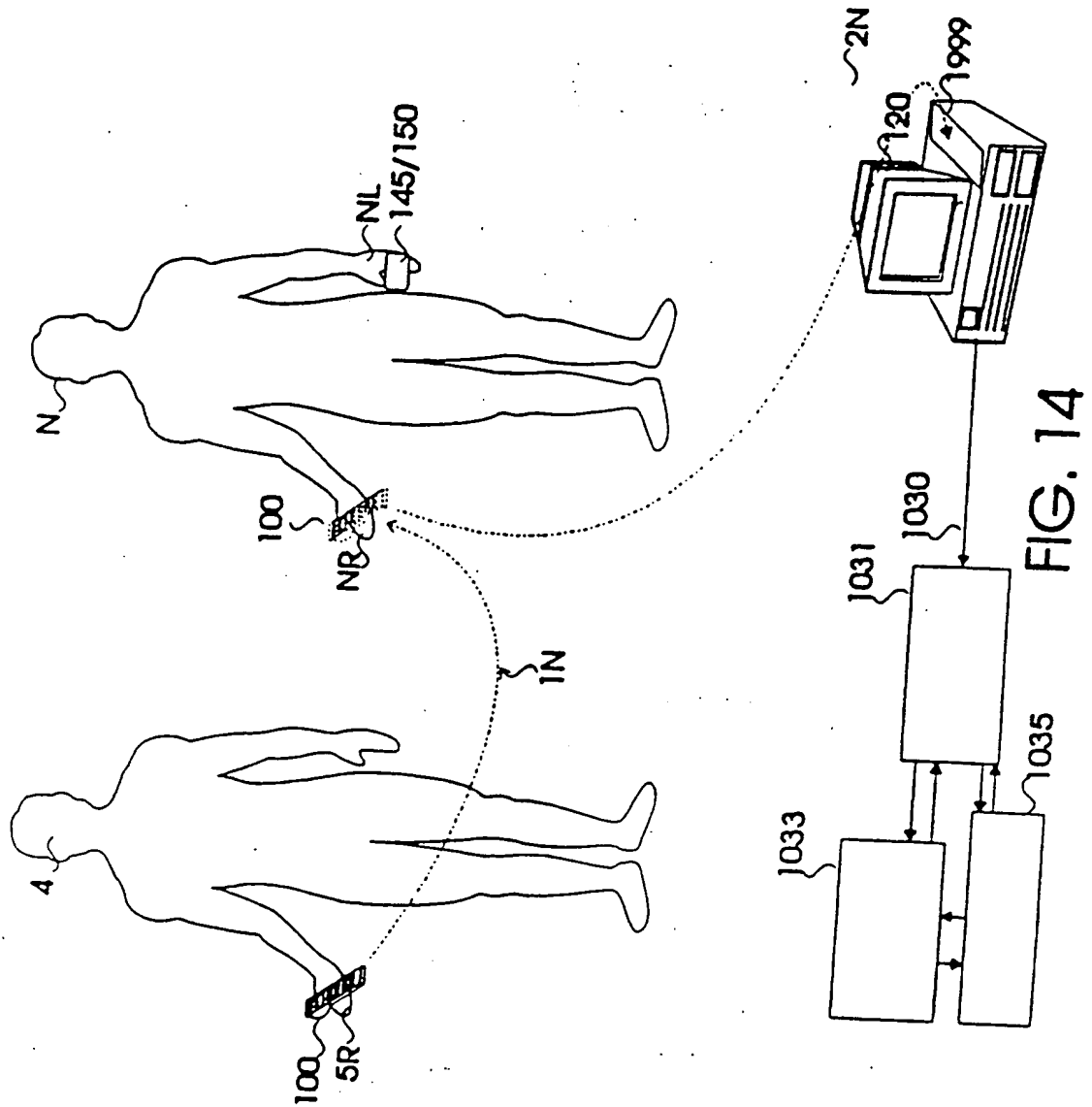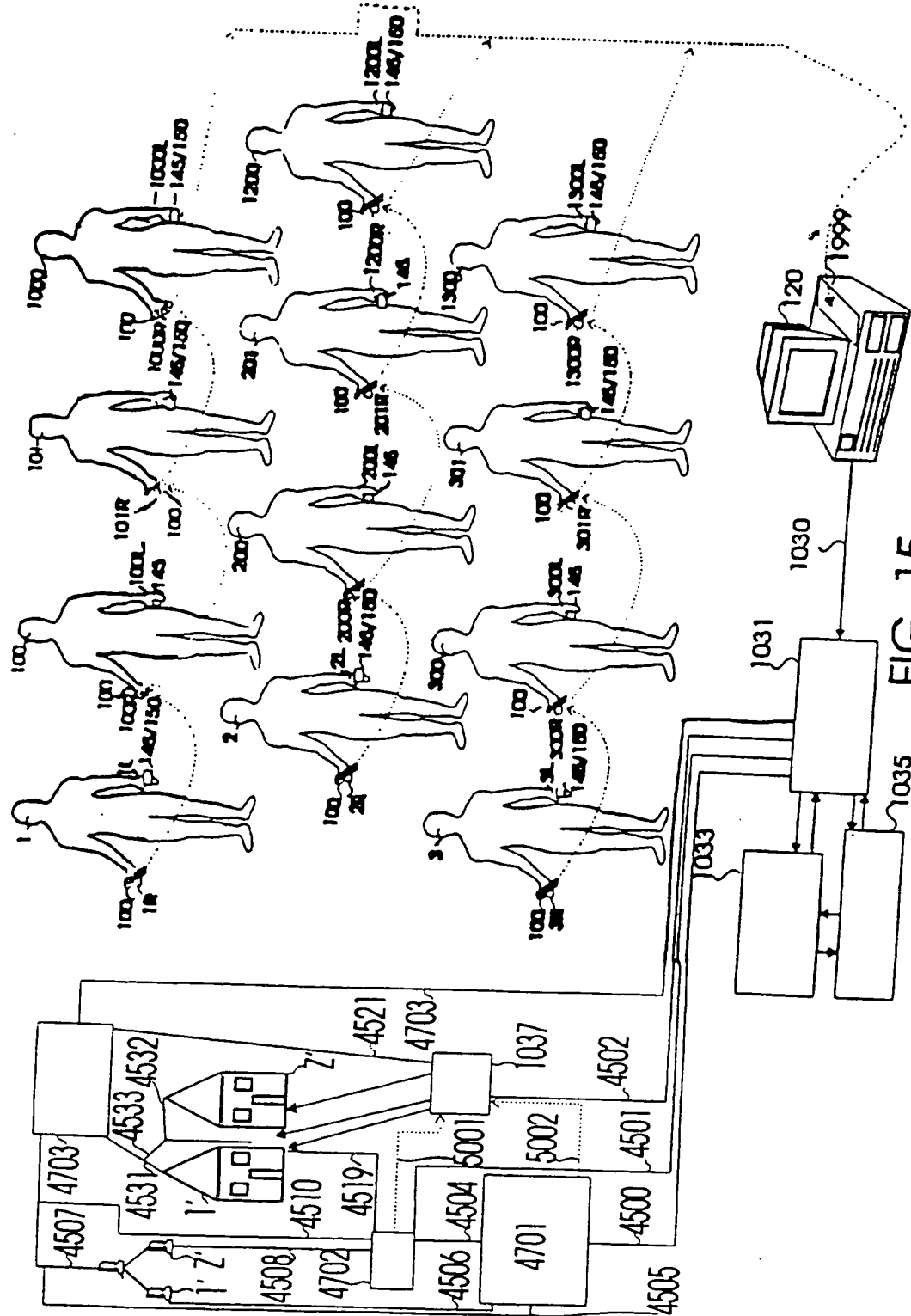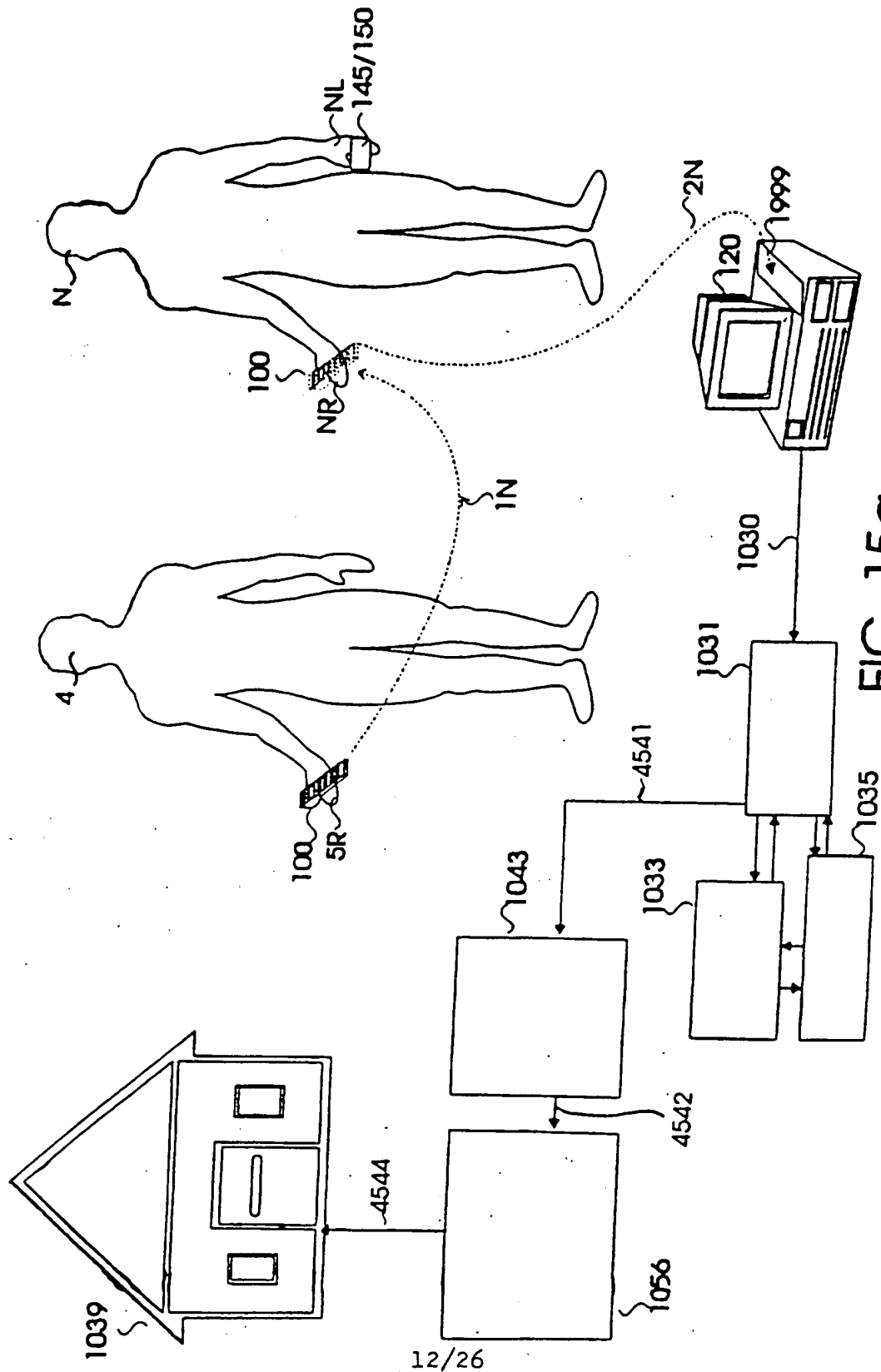
FIG. 15

FIG. 15a
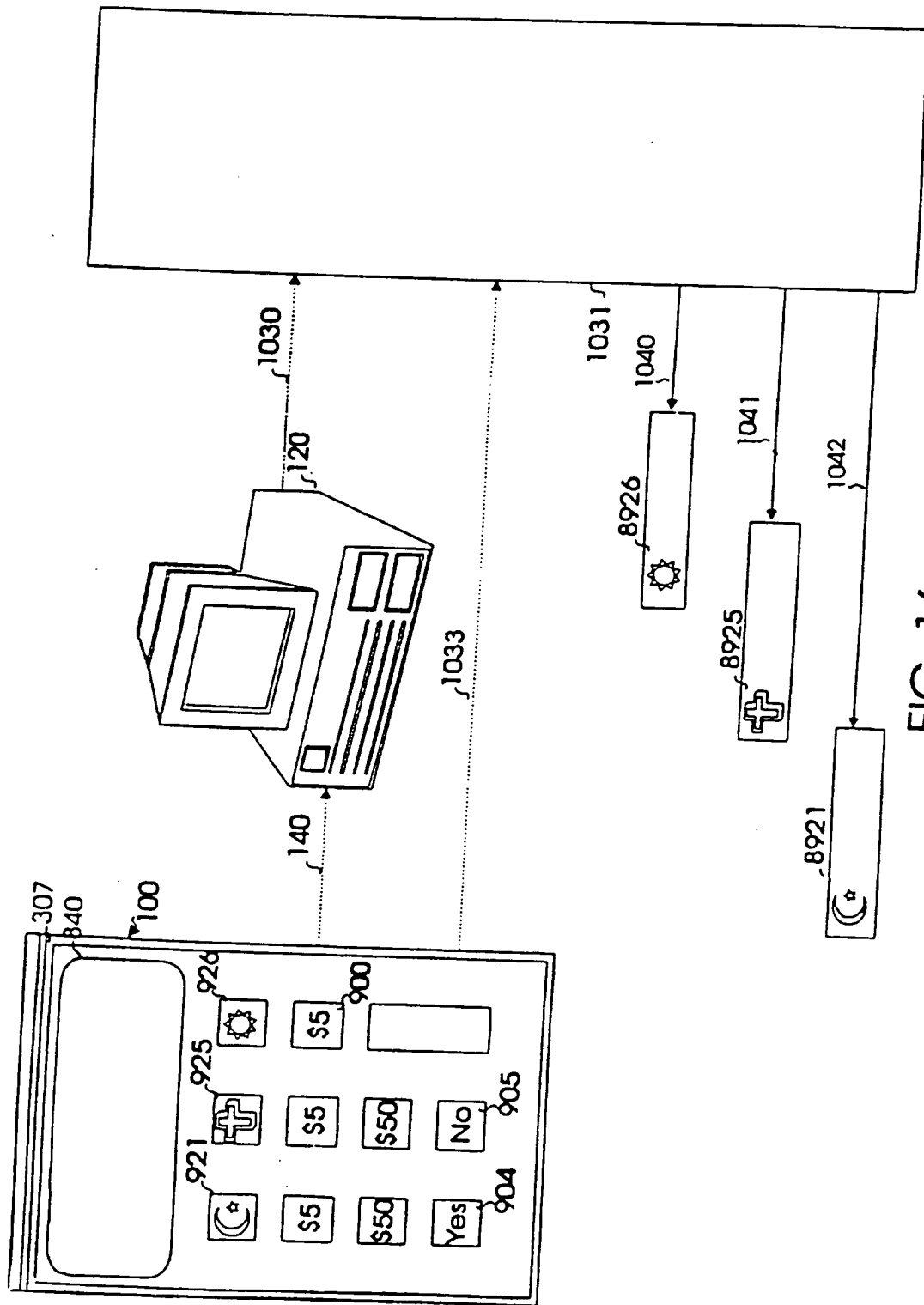
FIG. 16

FIG. 17

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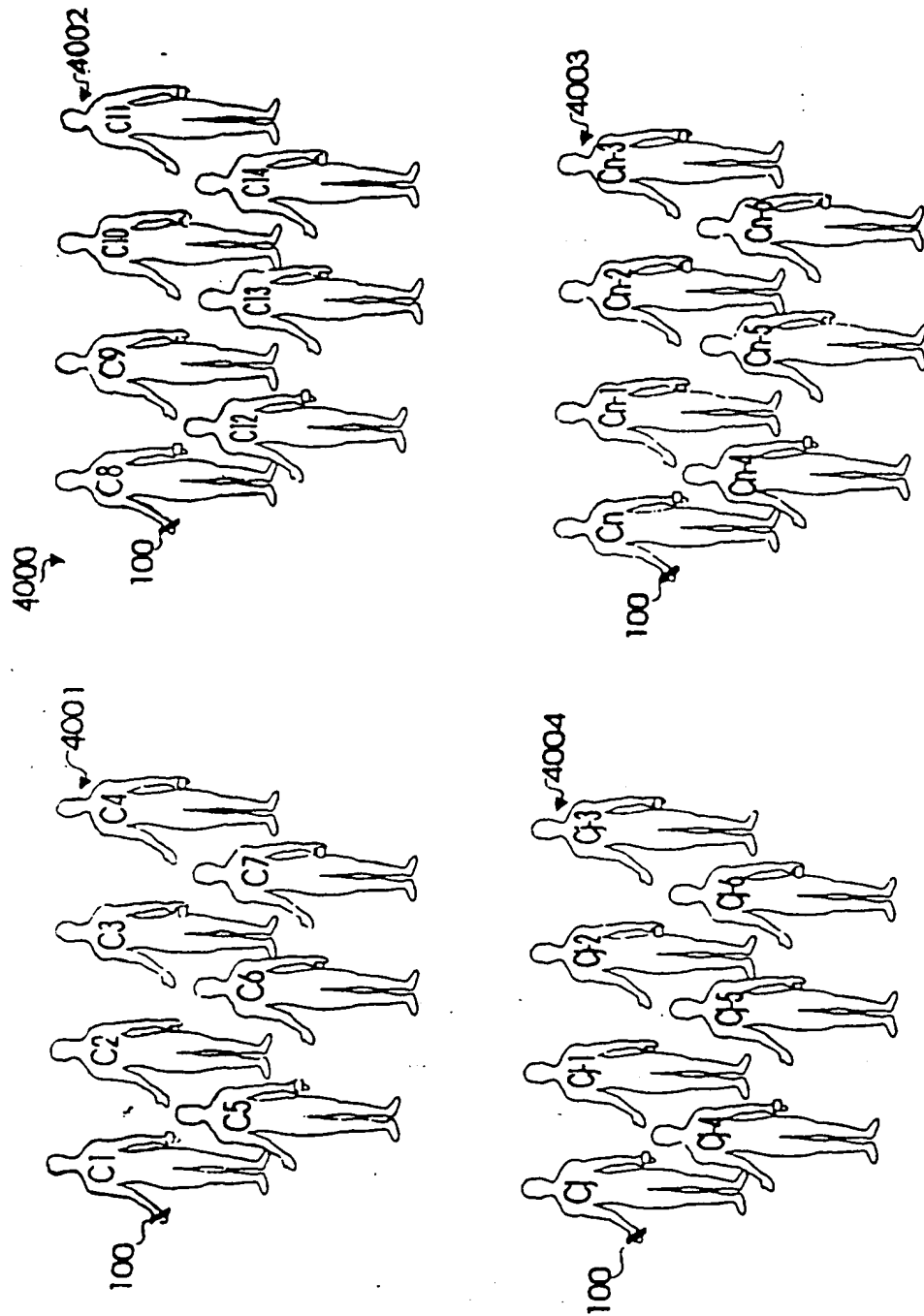
$$C(p) \propto I_i \quad \sim 4062 \qquad C(p) = (I_i)(k_1)$$

$$C(p) \propto M_i \quad \sim 4064 \qquad C(p) = (M_i)(k_2)$$

$$C(p) \propto P_i \quad \sim 4066 \qquad C(p) = (P_i)(k_3)$$

$$C(p) \propto G_i \quad \sim 4068 \qquad C(p) = (G_i)(k_4)$$

$$C(p) \propto C_i \quad \sim 4070 \qquad C(p) = (C_i)(k_5)$$

$$C(p) \propto N_i \quad \sim 4072 \qquad C(p) = (N_i)(k_6)$$

$$C(p) \propto X_i \quad \sim 4074 \qquad C(p) = (X_i)(k_7)$$

$$C(p) \propto A_i \quad \sim 4076 \qquad C(p) = (A_i)(k_8)$$

FIG. 17a

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$$C(p)_i \propto \sum_{i=1}^{n} \left[I_i \times M_i \times P_i \times G_i \times C_i \times N_i \times X_i \times A_i \right]$$

4078

FIG. 17b

$$X(s) \propto s$$

4080

$$X(t) \propto t$$

4082

FIG. 17c

$d(s)/d(t)=0$

4084

GRAPH 1

FIG. 17d

$d(s)/d(t)=0$

4091

GRAPH 2

FIG. 17e

FIG. 17g

FIG. 17f

SUBSTITUTE SHEET (RULE 26)
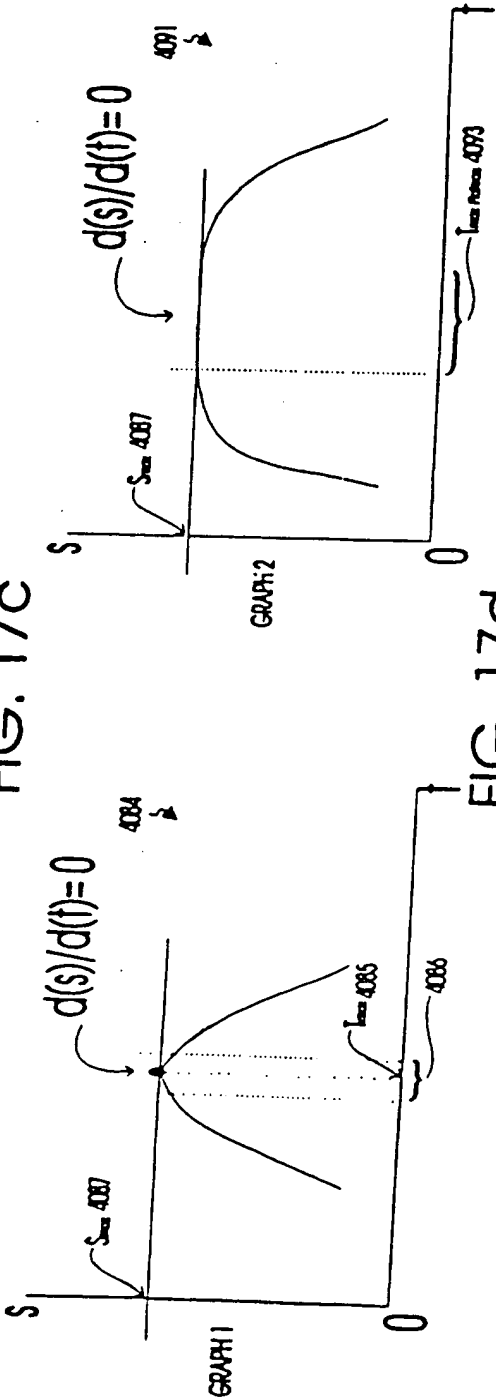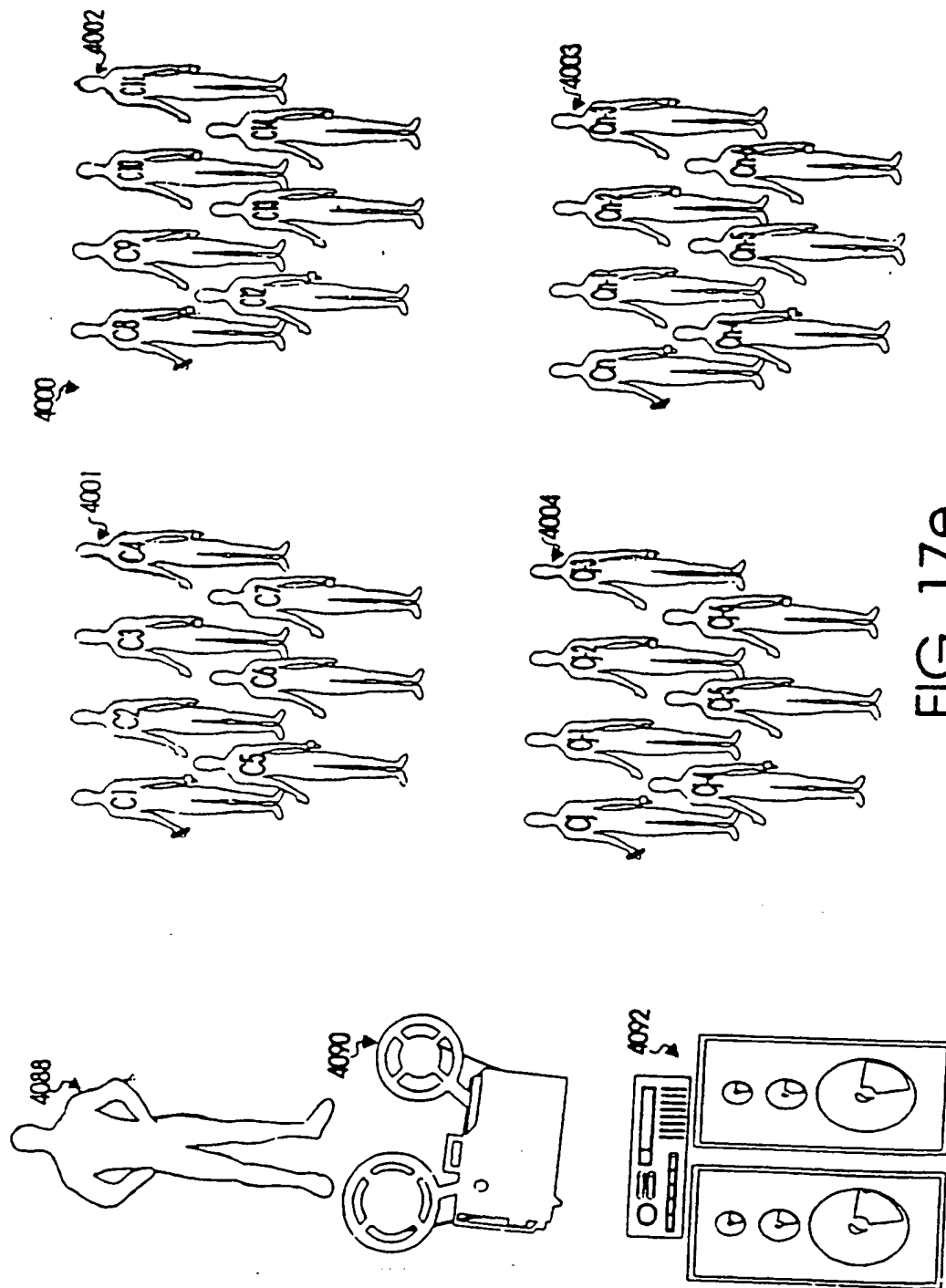
FIG. 18

SUBSTITUTE SHEET (RULE 26)
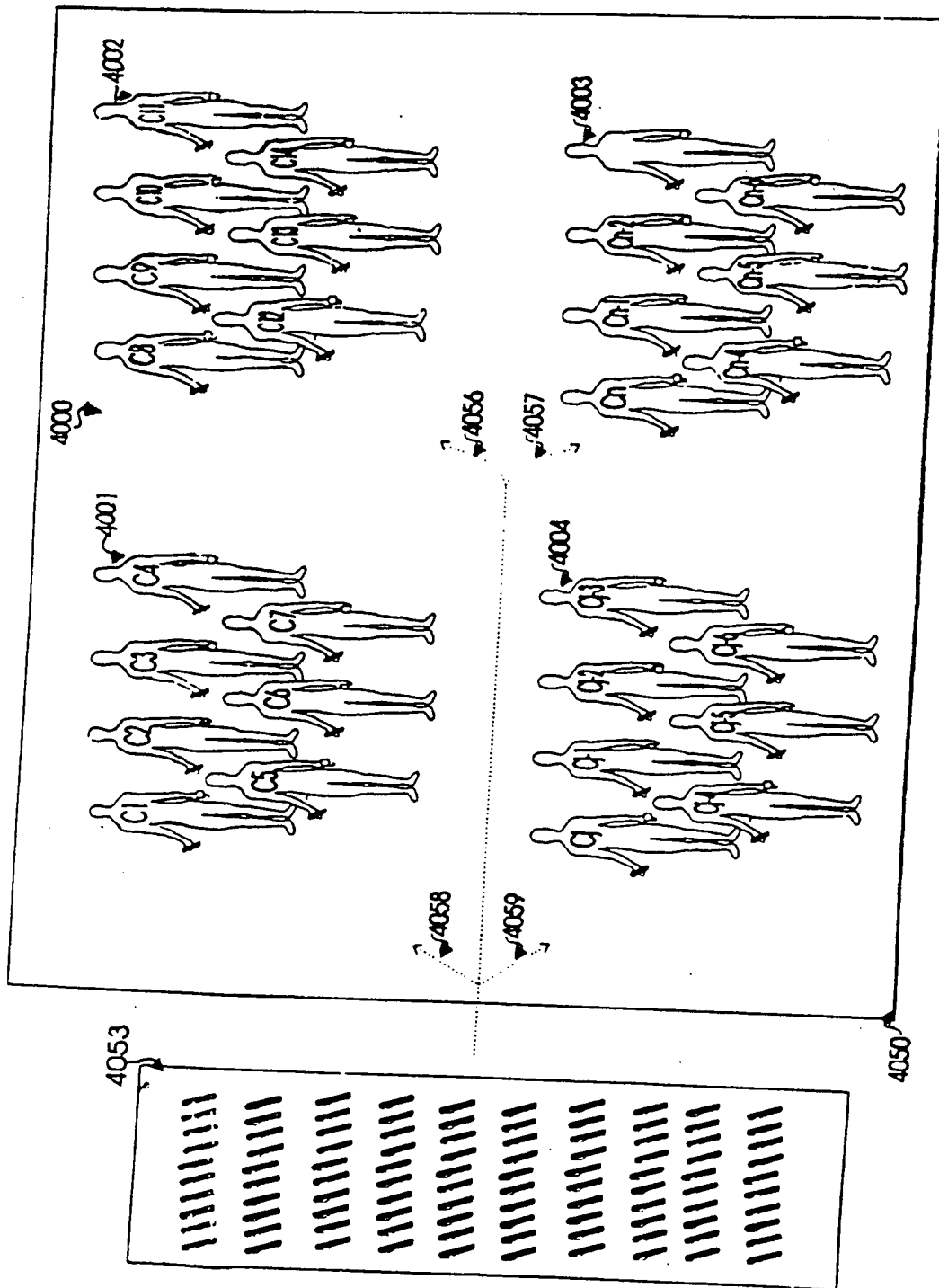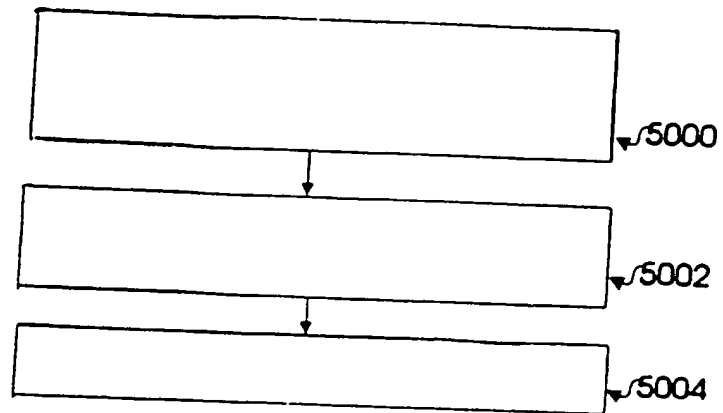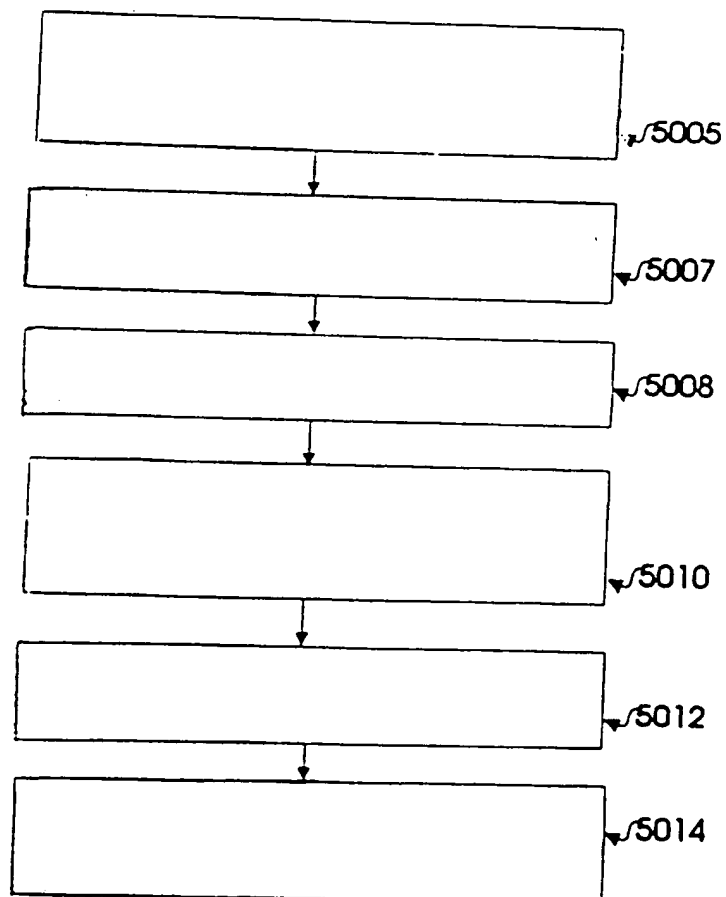
FIG. 18a

FIG. 18b

FIG. 18c

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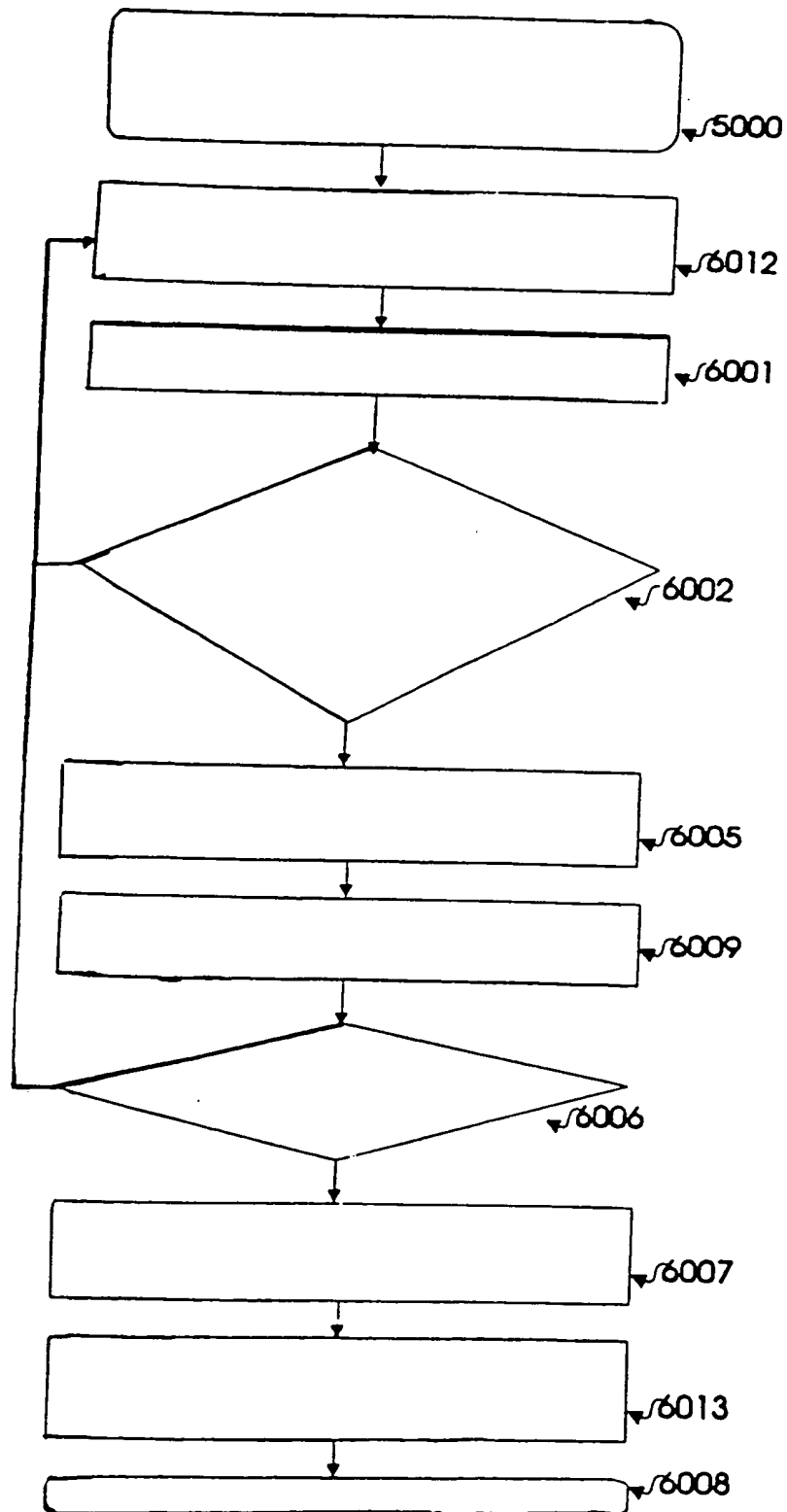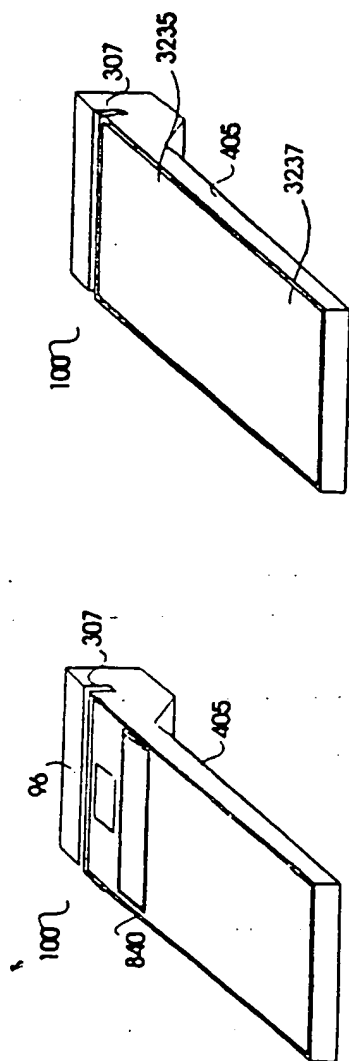
FIG. 19

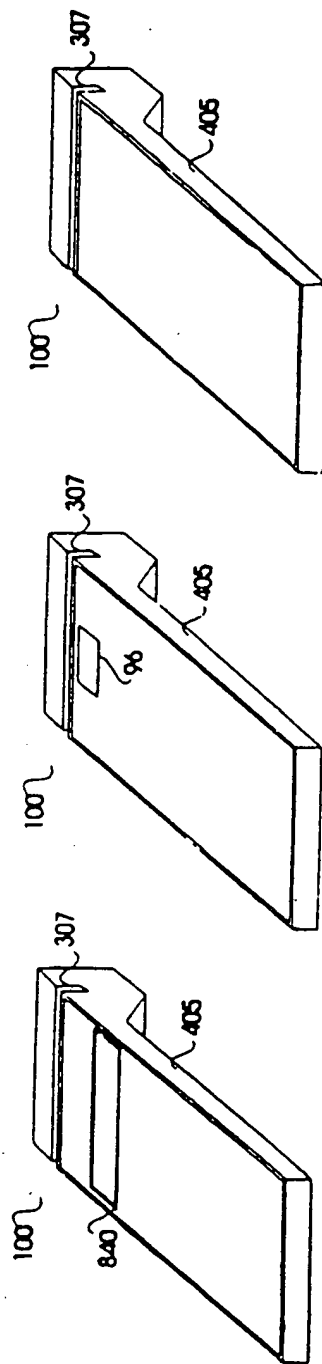SUBSTITUTE SHEET (RULE 26)
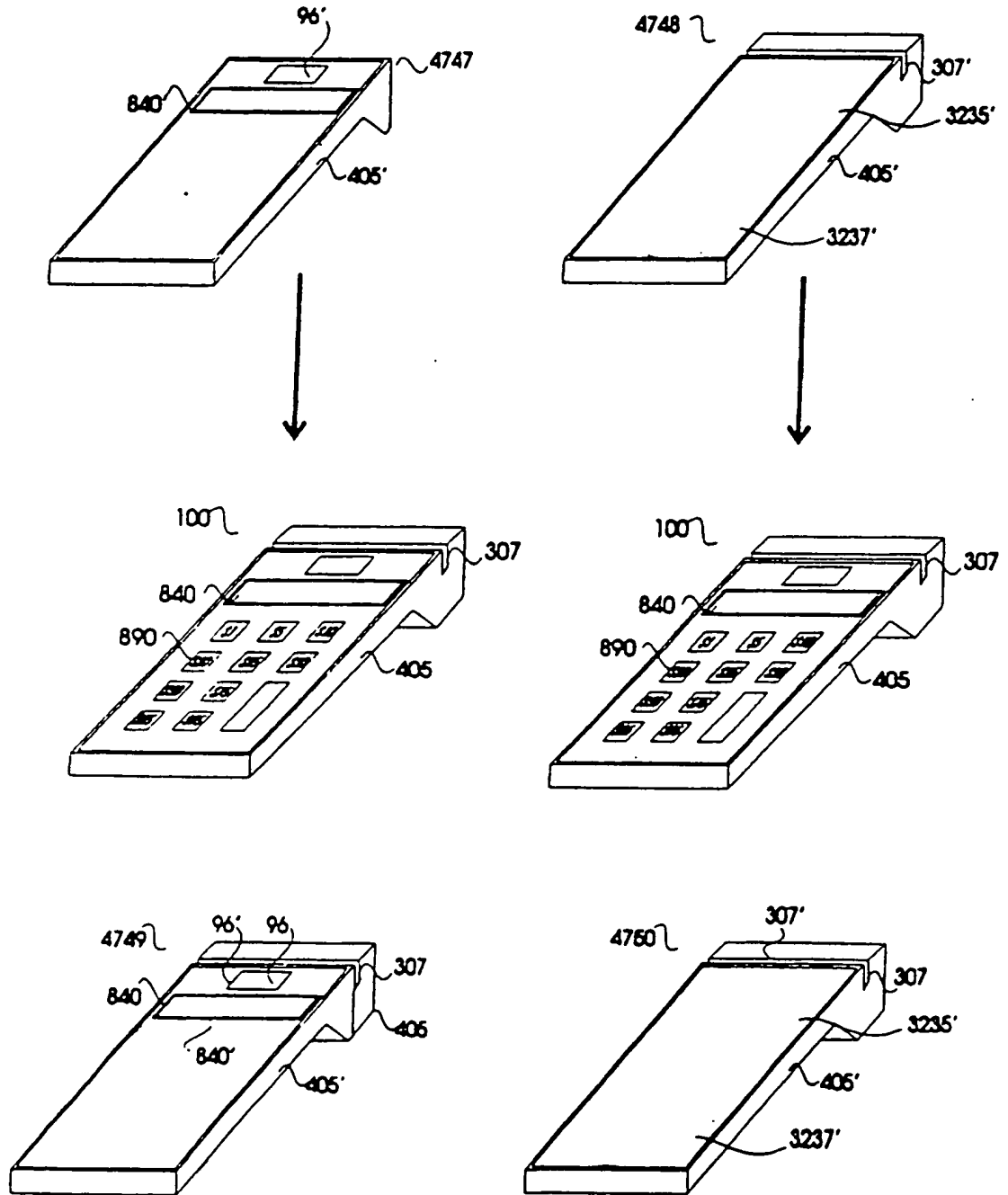
FIG. 20

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FIG. 21a
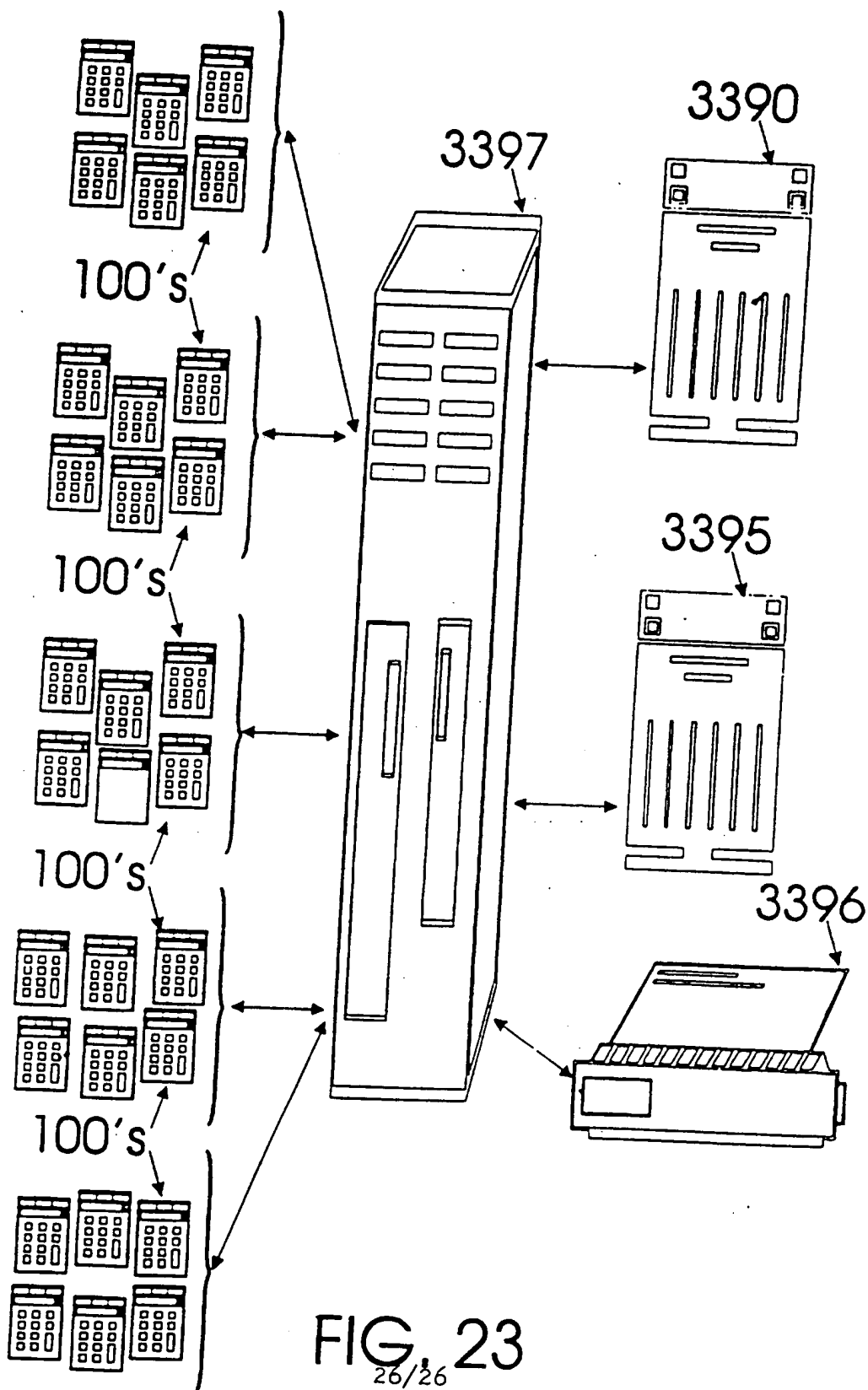
FIG. 21d

FIG. 21

FIG. 21c

FIG. 21b

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FIG. 22

FIG. 22a

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DOCID: <WO___9611449A1_I_>

3397

3390

3395

3396

100's

100's

100's

100's

FIG. 23

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INTERNATIONAL SEARCH REPORT

A. CLASSIFICATION OF SUBJECT MATTER

IPC(6) :G06K 7/01, 7/10; G06F 17/00

US CL :235/380, 462, 472, 379

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 235/380, 462, 472, 379

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

Please See Extra Sheet.

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US, A, 5,294,782 (KUMAR) 15 March 1994, whole document	1-22
Y	US, A, 5,055,660 (BERTAGNA ET AL) 08 October 1991, whole document	1-22
Y	US, A, 4,454,414 (BENTON) 12 June 1984, whole document	1-22
Y	US, A, 5,221,838 (GUTMAN ET AL) 22 June 1993, whole document	1-22

☐ Further documents are listed in the continuation of Box C.   ☐ See patent family annex.

*	Special categories of cited documents:	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
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"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O"	document referring to an oral disclosure, use, exhibition or other means	
"P"	document published prior to the international filing date but later than the priority date claimed	"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
29 JANUARY 1996	0 8 FEB 1996
Name and mailing address of the ISA/US Commissioner of Patents and Trademarks Box PCT Washington, D.C. 20231	Authorized officer MICHAEL G. LEE
Facsimile No. (703) 305-3230	Telephone No. (703) 305-3503

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INTERNATIONAL SEARCH REPORT

B. FIELDS SEARCHED

Electronic data bases consulted (Name of data base and where practicable terms used):

APS

    search terms: portable and (terminal or device), printer, database, transaction, (credit or debit) and card reader, batch, communicat?, memory, keyboard, display, network, lan, wan, battery, authorization, verification, (donation or contribution or gifts)